



**Community Development Department**

# 2013-2017 Consolidated Plan & 2013 Annual Action Plan

For Presentation for  
The U.S. Department of Housing  
and Urban Development

Chicago Field Office  
Community Planning and Development

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# Executive Summary

## ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

### 1. Introduction

As a grantee of community development block grant (CDBG) funds, the City of Berwyn is required to prepare and submit a consolidated plan that addresses housing and community needs and an annual action plan that outlines the strategy for addressing those needs on a priority basis. These plans and applications for CDBG funding are submitted to the U.S. Department of Housing and Urban Development (HUD), which is authorized by statute and federal appropriations to fund eligible activities that meet these local priority goals and objectives and authorized national objectives. This consolidated plan covers 2013-2017 (Fiscal Years 2014 – 2018), and the accompanying action plan covers the first fiscal year of that five-year period, October 1, 2013-September 30, 2014.

### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

This five-year consolidated plan outlines priority objectives and outcomes based upon the identified housing, community development, and economic needs of the City of Berwyn, and especially those primarily benefiting low- and moderate-income persons and geographic areas.

Berwyn's consolidate plan uses a framework established in HUD's Performance Measurement System, which includes three national objectives and three national outcomes. Each high priority goal principally benefits extremely low-, low-, and moderate-income individuals and families, and falls under one of the three broad national objective categories:

1. Decent Housing – housing activities designed to meet individual family or community needs that are not part of a broader effort.
2. Suitable Living Environment – activities designed to benefit communities, families, or individuals by addressing issues in the living environment.
3. Creating Economic Opportunity – activities related to economic development, commercial revitalization, or job creation.

Similarly, each priority need and goal in the plan is designed to meet one of the following three outcomes:

1. Availability/Accessibility – Activities that make services, infrastructure, public services, public facilities, housing, or shelter available or accessible to low- and moderate-income people, including persons with disabilities.
2. Affordability – activities that provide affordability in a variety of ways in the lives of low- and moderate-income people.
3. Sustainability (Promoting Livable or Viable Communities) – projects where the activity or activities are aimed at improving communities or neighborhoods.

High priority needs identified during the needs assessment emphasized:

- providing and maintaining Berwyn’s housing stock (**availability of decent housing and sustainability of a suitable living environment**), through housing rehabilitation, rental crime prevention programs, demolition, and blight reduction programs;
- Improving the **sustainability of a suitable living environment** through the replacement of aging infrastructure (including streets, alleys, sidewalks and sewerage)
- Increasing or improving the **availability**, or access, of neighborhood parks and recreation centers, senior centers, and other public facilities that enhance the **living environment**
- Increasing or improving the **availability** of supportive housing and services that enhance the **living environment** persons with disabilities
- Increasing or improving the **availability** of recreational, education, health and other services that enhance the **living environment** of Berwyn residents, especially seniors and youth

### 3. Evaluation of past performance

Despite the fact that the City’s CDBG entitlement funding has declined over the past few years, Berwyn has increased its efforts to preserve and rehabilitate its affordable housing stock and provide additional assistance to the City’s social service, special needs, and homeless shelter providers. At the end of each program year, the City reports these accomplishments and progress in meeting its objectives in its Comprehensive Annual Performance and Evaluation Report (CAPER).

Among its other achievements, the City has participated in the Neighborhood Stabilization Program (NSP), Community Development Block Grant Recovery (CDBG-R), and the Homeless Prevention and Re-housing Program (HPRP). This participation was designed to address the negative impacts of the foreclosure crisis and economic downturn and focus on those geographic areas and households in greatest needs.

In this regard, the City made the decision to direct more funding to those direct, hands-on service providers, allowing limited funds to go directly to addressing urgent needs. All of the City’s CDBG allocation benefited low- and moderate-income households and geographic areas.

This is the third consolidated plan that the City has prepared. Over that time, the City has developed its administrative capacity through its Community Development Department (CDD) and other line departments, strengthened its relationships with the Berwyn Development Corporation and other local agencies, and formed new partnerships with adjoining municipalities, Cook County, and the State of Illinois. It has updated its Analysis of Impediments to Fair Housing report and plan and reached out to the business, nonprofit, and philanthropic sectors to leverage funding and encourage citizen participation and consultations as described below.

A new director of CDD was appointed in January and new staff hired. The CDD is taking this opportunity to bolster its staffing and reexamine all of its administrative procedures and policies. It fully anticipates that these steps will strengthen its ability to manage the City's CDBG Program and leverage these and other funds responsibly.

#### **4. Summary of citizen participation process and consultation process**

The Community Development Department (CDD) is the lead agency that administers the City of Berwyn's Community Development Block Grant (CDBG) Program. Berwyn's consolidated and action planning process involves collaboration with a number of public, private, and governmental agencies and organizations that provide housing, economic development, health care, and social services, as well as the opportunity to hear from individuals and community groups and stakeholders. The City's Citizen Participation Plan governs this citizen participation process. In addition, the City's Community Relations Commission provides guidance on fair housing matters and the award of CDBG public service funds.

#### **5. Summary of public comments**

In addition to comments received at public forums from City agencies and departments, a number of public service agency representatives participated in forums held during the public comment period. A number of agencies stated that they prefer smaller allocations of CDBG funds given to a greater number of organizations than larger amounts allocated to fewer organizations. Providers expressed their commitment to serve more clients in more efficient facilities, saving money and becoming more responsive to needs. Some agencies commented that Berwyn is not receiving enough federal dollars to meet community needs. Others stated that institutions should become more aware of programs offered in the community and try to leverage existing funds. Close partnerships are forming as agencies consolidate and work together to serve a larger universe of clients.

#### **6. Summary of comments or views not accepted and the reasons for not accepting them**

All comments provided during citizen meetings and focus groups were accepted and informed the priorities identified in the plan. No written comments were received.

## **7. Summary**

This Executive Summary provides highlights from the other sections of the plan, including the process for developing the plan, priorities based upon the needs assessments and public input, and proposed actions to meet priority goals and objectives. While some needs may be considered high priority, funding shortfalls may require actions on their behalf to be delayed or funded by other means. The City is committed to working with all stakeholders to leverage its CDBG entitlement and to administer its CDBG Program in a fair, efficient, and effective manner.

As described below, the City's one and five year objectives are targeted to addressing priority needs related to housing rehabilitation, public infrastructure and facilities, and public services, primarily benefiting low- and moderate-income persons. Despite limited resources, the City is also committed to coordinating with partner organizations that bring both capacity and resources, and are well positioned to address other priority needs. For instance, the City will work with the Alliance to End Homelessness in Suburban Cook County to provide shelter and supportive services to homeless citizens, and the Berwyn Development Corporation to create economic opportunities for low- and moderate -income citizens.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	BERWYN	Community Development
CDBG Administrator		
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

**Table 1 – Responsible Agencies**

#### Narrative

The Mayor, as chief administrator, with the advice and consent of the City Council, directs the City's Community Development Department (CDD) and other city agencies to administer the City's CDBG Program. The CDD is headed by the Community Development Director, who oversee the staff of the CDD and consults with other City departments, outside agencies of state, local, and federal government, and subrecipients to accomplish the work of the department in compliance with applicable laws and regulations.

#### Consolidated Plan Public Contact Information

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## **PR-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

The consultation process is meant to enhance the flow and coordination of information between:

- Public and assisted housing providers and private and governmental health, mental health, and service agencies.
- Continuum of Care and efforts to address the needs of homeless.
- Other local/regional/state/federal planning efforts; other public entities, including adjacent units of government.

The consultation effort is meant to provide insight into each of the major elements of the consolidated plan - current conditions and needs, priorities, resources, and proposed actions. Each consultation is intended to collect information that finds its way into the appropriate section(s) of the plan, including:

- Current conditions, put into historic context - better, worse, about the same as 3-5 years ago?
- Needs: what condition(s) are the people, places, facilities, buildings you work facing - about the same, decline, improvement?
- Resources: what resources/assets does your agency/unit of government, etc. have available now and what does the future hold - about the same, decline, increase. Are these resources the same or different than 3-5 years ago? What about the future?
- Priorities and Actions: What are your top priorities, based upon needs and/or opportunities? How have they/will they change?

The City of Berwyn's Community Development Department held four focus group consultations on April 30 and May 1, 2013 to gather information on: human services, economic development, infrastructure and facilities, and housing. In addition, three public hearings on community development needs were held May 2, 2013 to gather additional information and comments.

As part of this process, public notice was given for each of these sessions, and the public was given notice and opportunity to provide written comments before and after each meeting. In addition, all interested parties and groups were invited to submit applications for public service and public facility grants to be funded by the City's CDBG entitlement grant.

### **Summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies**

All of the City's public service agency sub-recipients are advised to counsel their clients on available resources and to refer them to the appropriate private and governmental agencies. Berwyn relies primarily upon the Cook County Housing Authority to provide affordable rental assistance and services to low- and very-low income households wishing to reside in the city. It has also relied on organizations

like the Oak Park Regional Housing Center to provide referrals to renters seeking affordable private rental housing and referrals to the Area Agency on Aging of Suburban Cook County and service providers for assistance in finding senior housing resources.

The City's recent experience in the Homeless Prevention and Rapid Re-Housing Program (HPRP) with Oak Park and Cicero has brought new connectivity to the housing markets in each of those communities, which contain a fair number of low-income housing tax credit and other assisted properties. Similarly, activities to stem the tide of foreclosures in Berwyn has brought new liaisons with the private housing market and financial institutions that can serve as a resource for a number of the city's social service agencies and their clients.

Similarly, agencies serving seniors are working together in the cities of Berwyn, Oak Park, Stickney, and Cicero. A single coordinator was hired to work with these agencies and provide liaison with other housing and social service providers. Literacy groups are also working together to avoid duplication and coordinate the delivery of ESL/literacy services. The Berwyn Library is helping in these efforts.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The Alliance to End Homelessness in Suburban Cook County is the principal organization formed to focus on homelessness in the areas within Cook County that lie outside of the cities of Chicago and Evanston. The Alliance organizes its work for homeless assistance around three community-based service areas (CBSA): north, west, and south suburban Cook County. Berwyn and its neighboring jurisdictions are in the western CBSA. The Continuum and each CBSA share information, referrals, shelters, service delivery and funding. Approximately 140 organizations represent the 131 municipalities in the Continuum.

Many social service agencies affiliated with the Alliance are working together to help their clients address a broader range of issues. For example, community-nursing providers who might be seeing ESG residents are working with medical service agencies to ensure a client-centered delivery of services for broader range of health needs. As another example, those dealing with developmental disabilities are joining medical and mental health services to their provision of shelter-based care.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

Berwyn's member organization in the Alliance to End Homelessness in Suburban Cook County is the Berwyn Township, which coordinates Berwyn's Continuum planning and activities along with City's Community Development Department. This coordination and the ensuing consultations include meetings of the western CBSA, support of point-in-time counts; liaison with adjacent municipalities, participation with Cicero and Oak Park in the Homeless Prevention and Rapid Re-Housing Program

(HPRP); support of the Homelessness Prevention Call Center and emergency shelters, and the provision of data for input into the Homeless Management Information System (HMIS).

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

1	<b>Agency/Group/Organization</b>	BERWYN PARK DISTRICT
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Non-homeless community development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Meeting was held with Director. Identified ADA priorities.
2	<b>Agency/Group/Organization</b>	OAK PARK
	<b>Agency/Group/Organization Type</b>	Housing Publicly Funded Institution/System of Care Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Meetings were held with neighboring municipalities and agencies to collaborate in seeking new grants and other resources to address homelessness, mitigate the impact of foreclosures, and develop senior and other affordable housing. Berwyn will continue to meet with this municipality to identify other shared opportunities to address priority needs.
3	<b>Agency/Group/Organization</b>	CEDA
	<b>Agency/Group/Organization Type</b>	Housing Services-Children Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Education Services-Employment Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Meetings and discussions were held with CEDA to work in partnership on helping families remain in or obtain affordable housing.
4	<b>Agency/Group/Organization</b>	CICERO
	<b>Agency/Group/Organization Type</b>	Housing Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Meetings were held with neighboring municipalities and agencies to collaborate in seeking new grants and other resources to address homelessness, mitigate the impact of foreclosures, and develop senior and other affordable housing. Berwyn will continue to meet with this municipality to identify other shared opportunities to address priority needs.
5	<b>Agency/Group/Organization</b>	ILLINOIS HOUSING DEVELOPMENT AUTHORITY
	<b>Agency/Group/Organization Type</b>	Housing Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Collaborating with IHDA regarding the National Stabilization Program to purchase, rehab and resell foreclosed homes. The City of Berwyn purchased 26 properties / 29 units with the 4.8 Million dollar grant received from HUD to assist in homeownership of low/mod income families.
6	<b>Agency/Group/Organization</b>	WEST SUBURBAN PADS
	<b>Agency/Group/Organization Type</b>	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Berwyn partners with PADS by supporting 2 rotating emergency shelters in the city and provides an immediate, temporary crisis response for homeless men, women and children every night from mid-September through mid-May. The program transitions to permanent housing the most service-resistant populations - individuals and families living on the streets. The Homeless Prevention program prevents the loss of housing by providing: One-time rental and/or utility assistance for individuals and families who are at imminent risk of losing their housing, or a security deposit and/or first month's rent for individuals and families leaving homelessness.
7	<b>Agency/Group/Organization</b>	MELROSE PARK
	<b>Agency/Group/Organization Type</b>	Housing Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Meetings were held with neighboring municipalities and agencies to collaborate in seeking new grants and other resources to address homelessness, mitigate the impact of foreclosures, and develop senior and other affordable housing. Berwyn will continue to meet with this municipality to identify other shared opportunities to address priority needs
8	<b>Agency/Group/Organization</b>	VILLAGE OF BROADVIEW
	<b>Agency/Group/Organization Type</b>	Housing Other government - Local Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Meetings were held with neighboring municipalities and agencies to collaborate in seeking new grants and other resources to address homelessness, mitigate the impact of foreclosures, and develop senior and other affordable housing. Berwyn will continue to meet with this municipality to identify other shared opportunities to address priority needs
9	<b>Agency/Group/Organization</b>	PILLARS
	<b>Agency/Group/Organization Type</b>	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A meeting was held at the Pillars location in Berwyn. Pillars provides Mental Health, Addiction counseling as well as Sexual Assault and Domestic Violence counseling. Pillars serves sexual assault victims and domestic violence victims. All services are provided for residential, non-residential women and children at no cost. Services are provided by licensed therapists or social workers. Pillars provides advocacy at Bridgeview and Maybrook court houses and assistance with orders of protection. When needed, clients are able to stay at the Constance Moore house which is an 18 bed shelter available for victims of domestic violence and their children. Shelter residents typically stay for 3 months and then move to transitional housing.
10	<b>Agency/Group/Organization</b>	WAY BACK INN
	<b>Agency/Group/Organization Type</b>	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A meeting as well as a tour was provided by the facility. This is a 10 bed residential facility for men and women suffering from drug, alcohol and gambling dependence. Client's length of stay is determined by individual needs. Generally a 3 to 6 month commitment is required and treatment can last up to a year. Twenty hours of therapy per week in addition to group therapy are mandatory. Clients must also attend AA meetings.
11	<b>Agency/Group/Organization</b>	CHILDRENS CLINIC
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Child Welfare Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A meeting was held as well as a tour of the facility took place. The Clinic is a full service clinic that provides medical, dental and social services to children of families that meet the federal poverty income guidelines and who cannot afford the cost of health care. The medical clinic provides health care through well child visits and sick visits. These services include immunizations, and school physicals. The Dental Clinic provides preventative and restorative care including oral exams, cleanings, fluoride treatments, sealants, cavity repair and root canals. They also serve the community by providing Portable Dentistry with visits to individual schools. A full time therapist, a social worker/case manager and psychiatrist (all bilingual) offer counseling, evaluations and medication monitoring for children.
12	<b>Agency/Group/Organization</b>	WEST SUBURBAN SPECIAL RECREATION
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	WSSRA offers recreational services for persons with mild to severe disabilities. A meeting and general overview of the service WSSRA provides took place with staff. WSSRA provides indirect services including consultation with other agencies serving persons with disabilities. They serve 11 communities with 210 children in Day Camp of which 60 children are from Berwyn and generally from low income families. Day Camp locations are held in different communities including Berwyn, Cicero, Forest Park or Oak Park.
13	<b>Agency/Group/Organization</b>	Solutions for Care
	<b>Agency/Group/Organization Type</b>	Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Solutions for Care is an agency that deals with self-neglect and elder abuse assistance. They offer emergency assistance for older Berwyn residents usually of low to very low mod levels who may need temporary housing, cleaning and other services due to hoarding. Counseling to address hoarding behaviors may be included. Professional Care Coordinators are available for individual and family assessments
14	<b>Agency/Group/Organization</b>	Community Relations Commission
	<b>Agency/Group/Organization Type</b>	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Civic Leaders

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City's Community Relations Commission will continue as the focal point for those experiencing or reporting housing discrimination. Additional counsel and intermediary services will be available from such groups as the John Marshall Fair Housing Legal Support Center, the Heartland Alliance, the Sergeant Shriver Center, the Chicago Community Trust and the Chicago Coalition for the Homeless. The Commission also plays a critical role in reviewing and prioritizing annual applications for CDBG-funded grants.
15	<b>Agency/Group/Organization</b>	HOUSING AUTHORITY OF COOK COUNTY
	<b>Agency/Group/Organization Type</b>	Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Contact to determine the number of tenant based rental assistance vouchers in use issued by the Housing Authority in the City of Berwyn by program type and special purpose, including Veterans Supportive Housing, Family Unification, and Disabled. Anticipated outcomes are related to the planning and funding of additional special needs housing programs, placement of additional renters in assisted units, and estimated the need for additional homeless assistance.
17	<b>Agency/Group/Organization</b>	COOK COUNTY
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Review and discussion of draft 2013 County Action Plan to determine priorities and potential areas of cooperation and support. Consultation on the City's participation in the Cook County HOME Consortium. Review of new program initiatives such as the Land Bank. The City anticipates working closely with the County in seeking additional funds, sharing program and administrative resources, and supporting multi-jurisdictional initiatives.
18	<b>Agency/Group/Organization</b>	BERWYN PUBLIC HEALTH DISTRICT
	<b>Agency/Group/Organization Type</b>	Services-Health Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Meetings to discuss Continuum of Care, participation in the Alliance to End Homelessness in Cook County, and lead-based paint hazards. Anticipated outcomes and areas for improved coordination include the reduction of elevated lead blood levels; increased awareness and prevention of lead-based paint exposure; support for Continuum of Care funded projects and assistance in executing plans to eliminate homelessness. Support for general community education programs and information campaigns to promote and achieve a healthy community

Table 2 – Agencies, groups, organizations who participated

**Identify any Agency Types not consulted and provide rationale for not consulting**

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Alliance to End Homelessness in Suburban Cook County	City has adopted the shelter-first approach and Continuum goal to end homelessness; City supports setting priorities and funding of Continuum of Care projects

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
City of Berwyn Comprehensive Plan	Chicago Metropolitan Agency for Planning (CMAP), City of Berwyn, Berwyn Development Corporation	Designated redevelopment areas and projects, community health, neighborhood preservation and enhancement, and marketing City's image and identity.

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

The City consulted with the State, Cook County, and adjacent communities to coordinate the development of this plan and to gain cooperation in seeking additional funding for nonprofit providers and others that have historically leveraged the City's CDBG Program funding. The City collaborated with Cook County and the State of Illinois to discuss additional support for foreclosure initiatives, including programs administered through the Illinois Housing Development and the statewide Illinois Foreclosure Prevention Network. The City consulted with Bellwood, Forest Park, Maywood, and Oak Park to discuss the role and future activities of West Cook County Housing Collaborative and with the State on historic designations for its Berwyn bungalows. The City also consulted the Berwyn Development Corporation to discuss job creation and TIF funding

## **PR-15 Citizen Participation**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

The Community Development Department (CDD) is the lead agency that administers the City of Berwyn's Community Development Block Grant (CDBG) Program. Berwyn's consolidated and action planning process involves collaboration with a number of public, private, and governmental agencies and organizations that provide housing, economic development, health care, and social services, as well as the opportunity to hear from individuals and community groups and stakeholders. The City's Citizen Participation Plan governs this citizen participation process. In addition, the City's Community Relations Commission provides guidance on fair housing matters and the award of CDBG public service funds.

The City held a public hearing on May 2, 2013 to provide the general public an opportunity to comment on the draft consolidated/action plan. While no member of the public attended, the director of the Berwyn Park District engaged community development staff in a conversation about the park district's infrastructure needs and priorities, focusing on ADA and capital projects.

In addition, the public was invited to attend three additional meetings held to discuss community needs and priorities. Agency representatives presented summaries of projects and activities that required CDBG funding and support. While no member of the public attended, summaries of these meetings were made available and the information provided was considered in the development of this plan.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-English Speaking - Specify other language: Spanish  Non-targeted/broad community	Public Hearing Held May 2, 2013. No members of the public attended.	Discussion focused on infrastructure needs and priorities.	N/A	



**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

Concise summary of the sources and the estimates of need. Then describe the analysis process to determine priority needs.

The starting point for estimating housing need is the aggregate data provided by the U.S. 2010 Census and updates provided by local surveys and inventories of the housing stock and homeless and special needs facilities. This data is weighed against information provided by the housing market analysis and historical data provided by previous Census counts. Homeless data is derived from the HMIS point-in-time and other collection points and counts. Special needs housing information is provided by provider annual reports and information found in planning reports and documents. Non-housing community development needs were tabulated from reports provided by City administrators and line departments. Public hearings and consultations helped to validate this information and set priorities.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

Berwyn's most common housing problems are those associated with an aging housing stock -functional obsolescence, lead-based paint, and declining condition. Over 75 percent of the city's owner housing and 62% of its rental units were built prior to 1950, and while the majority is in good condition, some homes are showing signs of deferred maintenance and the need for rehabilitation. In addition, the rash of recent mortgage foreclosures has left some housing vacant and unkempt. The City has kept this situation in check and remained diligent against incipient decline utilizing its housing rehabilitation, codes, and blight enforcement programs.

While it is difficult to find any short-term benefit in these foreclosures and the recent economic downturn, Berwyn's housing has become over the past few years more affordable to those not affected by job loss or financial decline. However, many senior homeowners and others have lost much of their equity and may not be able to move to more suitable housing. As a result, new buyers, many with extended families and children, are facing limited housing options and potential over-crowding.

Demographics	Base Year: 2000	Most Recent Year: 2009	% Change
Population	54,016	56,657	5%
Households	20,691	18,910	-9%
Median Income	\$43,833.00	\$49,112.00	12%

**Table 5 - Housing Needs Assessment Demographics**

**Alternate Data Source Name:**

U.S. Census / ACS Population and Household Data

**Data Source Comments:**

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,500	2,215	4,120	2,100	
Small Family Households *	575	875	1,760	4,330	
Large Family Households *	240	275	765	1,180	
Household contains at least one person 62-74 years of age	385	240	540	205	740
Household contains at least one person age 75 or older	540	405	559	200	365
Households with one or more children 6 years old or younger *	485	630	990	1,530	
* the highest income category for these family types is >80% HAMFI					

**Table 6 - Total Households Table**

**Data Source:** 2005-2009 CHAS

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	15	70	0	85	10	0	20	0	30
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	35	15	50	10	10	10	15	45
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	90	75	60	25	250	0	30	90	10	130
Housing cost burden greater than 50% of income (and none of the above problems)	1,210	190	10	0	1,410	530	460	835	85	1,910
Housing cost burden greater than 30% of income (and none of the above problems)	120	800	390	10	1,320	120	220	475	600	1,415

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	110	0	0	0	110	140	0	0	0	140

**Table 7 – Housing Problems Table**

Data 2005-2009 CHAS  
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,295	280	180	40	1,795	550	500	950	110	2,110
Having none of four housing problems	245	965	1,535	795	3,540	155	470	1,460	1,160	3,245
Household has negative income, but none of the other housing problems	110	0	0	0	110	140	0	0	0	140

**Table 8 – Housing Problems 2**

Data 2005-2009 CHAS  
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	470	430	205	1,105	90	320	660	1,070
Large Related	160	100	75	335	80	120	490	690
Elderly	245	160	40	445	415	215	140	770
Other	540	375	125	1,040	90	49	135	274

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	1,415	1,065	445	2,925	675	704	1,425	2,804

**Table 9 – Cost Burden > 30%**

Data 2005-2009 CHAS  
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	380	90	0	470	90	255	435	780
Large Related	100	65	10	175	80	110	295	485
Elderly	220	0	0	220	295	70	75	440
Other	540	70	0	610	90	45	90	225
Total need by income	1,240	225	10	1,475	555	480	895	1,930

**Table 10 – Cost Burden > 50%**

Data 2005-2009 CHAS  
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	90	75	75	30	270	10	25	80	25	140
Multiple, unrelated family households	0	0	45	10	55	0	15	30	0	45
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	90	75	120	40	325	10	40	110	25	185

**Table 11 – Crowding Information – 1/2**

Data 2005-2009 CHAS  
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

**Table 12 – Crowding Information – 2/2**

Data Source  
Comments:

### **What are the most common housing problems?**

needs of those entering the homeless assistance system or appearing on the streets for the first time

Berwyn’s most common housing problems are those associated with an aging housing stock -functional obsolescence, lead-based paint, and declining condition. Over 75 percent of the city’s owner housing and 62% of its rental units were built prior to 1950, and while the majority is in good condition, some homes are showing signs of deferred maintenance and the need for rehabilitation. In addition, the rash of recent mortgage foreclosures has left some housing vacant and unkempt. The City has kept this situation in check and remained diligent against incipient decline utilizing its housing rehabilitation, codes, and blight enforcement programs.

While it is difficult to find any short-term benefit in these foreclosures and the recent economic downturn, Berwyn’s housing has become over the past few years more affordable to those not affected by job loss or financial decline. However, many senior homeowners and others have lost much of their equity and may not be able to move to more suitable housing. As a result, new buyers, many with extended families and children, are facing limited housing options and potential over-crowding.

### **Are any populations/household types more affected than others by these problems?**

Not surprisingly, households with lower incomes experience a greater share of housing problems than those with higher incomes. Extremely low-income households are the most vulnerable, and extremely low-income seniors have the largest share of housing needs.

The elderly are also most vulnerable to the problems associated with an aging housing stock. They are often confronted with multiple accessibility issues as they age-in-place, and in some cases, suffer the inability to maintain their homes.

For larger households, the smaller number of bedrooms found in many of Berwyn’s rental units tends to cause over-crowding, and the unmet demand for larger units tends to drive up prices for those units in short supply.

Those with disabilities also suffer a shortage of appropriate housing. Providers estimate approximately 1,150 Berwyn with developmental disabilities require housing and supportive services. Agencies such as Seguin Services, Seguin RCA, and Oak-Leyden Developmental Services report waiting lists for adult group homes and children in foster care and an unmet need of nearly 1,000 persons.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Foreclosed households are the population experiencing the most imminent risk of residing in shelters or becoming unsheltered. In addition, a larger number of low-income renters are paying more than 30% of their income for housing, suggesting that they may be at risk. In 2012, Berwyn had over 200 foreclosure sales and over 600 new foreclosure filings. These foreclosures occurred throughout the city. While it is difficult to generalize about the income and family composition of these households, approximately 60% of the foreclosed homeowners are Hispanic, while approximately 40% of cost-burdened renters are Hispanic. Hispanics tend to have larger households with children and earn less than other race and ethnic groups in Berwyn.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

The City relies on the Alliance to End Homelessness in Suburban Cook County and its many community partners and supporting agencies to define and provide estimates and counts of homeless, sheltered, and at-risk populations. The Alliance follows the Homeless Management Information System (HMIS) data standards and other regulations to record and safeguard this information, and provides instructions to those participating in the sheltered survey/point-in-time count to update this information.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Historically, rental housing has been linked more closely with instability (short tenures, debt and poor credit tenants, crowding, and inadequate services), and the lack of permanent supportive housing has exacerbated the lack of alternatives. Recently, the foreclosure crisis has brought the risk of homelessness to owner-occupied housing as well.

## **Discussion**

For the most part, housing in Berwyn has been, and remains both affordable and available to all income groups. However, lead-based paint, deferred maintenance, and obsolescent HVAC systems are problematic for Berwyn's aging housing stock. For those owners with lower incomes, these repairs and upgrades are unaffordable. Often, low-income rentals do not generate enough revenue to make improvements without raising rents or making the property unprofitable. In both cases, delays make repairs more costly, and over time, this disrepair can erode buyer confidence and lead to further disinvestment and possibly, foreclosures.

## **NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### **Introduction**

Overall, housing needs of race and ethnic groups mirror their percentage of Berwyn's total population. Two exceptions: Hispanics 50-80% AMI experience a higher percentage of housing problems than other races/ethnicities, but still below their percentage of the total population. Similarly, Whites earning below 30% suffer a disproportionate housing cost burden, but remain below their percentage of the total population. This latter statistic may be attributable to Berwyn's relatively large number of long-time elderly residents.

### **Cost Burden**

Owners and renters experience housing cost burden (greater than 30% of income) differently in Berwyn. Housing cost burden increases for those renters with lower incomes; for owners, the cost burden increases with income. The exception is for elderly owners who follow the trend for renters: lower income elderly owners were cost-burdened in greater number than those elderly owners with higher incomes. This suggests that these elderly owners may have bought their homes when they had higher incomes, and with the loss of that income, they have become cost-burdened.

These trends hold for those with cost burdens greater than 50% of income, although there is a significant drop in the number of renters earning 50-80% AMI, suggesting that rents are more affordable to this income group than for those with lower incomes.

With less federal assistance and rising housing costs, it is likely that housing mobility and choice will be more restricted in the future. Increased efforts to maintain and improve access to credit, capital, and banking services and products for low- and moderate-income households will be required. The City of Berwyn remains committed to promoting non-discrimination and ensuring fair and equal housing opportunities for all.

### **Crowding**

Owners and renters experience similar issues with crowding based on income, but crowding is more of an issue for renters overall. This is due in part to the greater number of smaller rental units.

### **Condition**

Berwyn joins other suburban Cook County municipalities as a member of the West Cook County planning region. The West region has a substantial number of affordable housing units, but many face functional obsolescence and require substantial modernization and rehabilitation. It appears that more substandard units, lacking complete plumbing or kitchen facilities, are rental than owner-occupied.

Almost 70 percent of the region’s multi-family housing is over 40 years. Additionally, the supply of affordable housing with physical accommodations for people with special needs is insufficient and must be increased.

**0%-30% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,090	160	250
White	1,055	115	120
Black / African American	120	40	40
Asian	20	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	855	4	90

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2005-2009 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,800	415	0
White	915	260	0
Black / African American	170	55	0
Asian	0	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	720	90	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2005-2009 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,995	2,125	0
White	580	1,065	0
Black / African American	115	225	0
Asian	25	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,265	780	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2005-2009 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	760	1,340	0
White	315	750	0
Black / African American	45	60	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	395	530	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2005-2009 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## **Discussion**

Not surprisingly, households with lower incomes experience a greater share of housing problems than those of higher incomes. Cost burden is the greatest burden across income ranges, but especially for extremely low-income households. Ethnic households often have large families, leading to over-crowding in rental units when these units are unaffordable or unavailable. Hispanic homeowners experience more than their share of housing problems within the same income categories, but not out of proportion to their share of the total population.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

Lower income households tend to have a higher proportion of residents living in housing with severe problems. Higher income households of all race and ethnic groups have fewer problems. Overall, Whites and Hispanics appear to have severe housing problems beyond their share of Berwyn’s total population.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,845	400	250
White	935	230	120
Black / African American	120	40	40
Asian	20	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	730	124	90

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2005-2009 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**30%-50% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	780	1,435	0
White	340	830	0
Black / African American	40	185	0
Asian	0	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	400	405	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2005-2009 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**50%-80% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,130	2,995	0
White	190	1,455	0
Black / African American	55	285	0
Asian	25	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	860	1,180	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2005-2009 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	150	1,955	0
White	60	1,005	0
Black / African American	0	105	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	80	840	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2005-2009 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**Discussion**

Overall, Hispanics appear to bear the greatest housing cost burden and live in housing with a great number of problems than their share of the total population would suggest.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

Housing cost burdens are increased by many factors related to the supply and demand of housing and the ability of owners and renters to afford the housing they are occupying. While the number of units remains relatively fixed, the cost of that housing fluctuates with demand. As the largest groups of newcomers, Hispanics, especially, are facing that increased demand with larger households and lower incomes than many other residents.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	9,195	3,695	3,520	250
White	5,230	1,780	1,465	120
Black / African American	515	280	195	40
Asian	170	25	30	0
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	3,195	1,600	1,780	90

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2005-2009 CHAS

### Discussion:

Overall, Hispanics appear to bear the greatest housing cost burden, significantly beyond their share of the total population.

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

Large family, lower-income Hispanic renters tend to be housing cost burdened more than other racial or ethnic groups beyond their proportion to the total population. Blacks, Asians, and Whites are similarly cost-burdened, but more in proportion to their percentage of the total population.

**If they have needs not identified above, what are those needs?**

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

No racial or ethnic group is concentrated in any one area. The northern portion of Berwyn tends to have lower-income households and a higher concentration of lower-cost rental units, which has attracted more ethnic newcomers to reside there.

## NA-35 Public Housing – 91.205(b)

### Introduction

Berwyn does not have its own public housing authority. The Housing Authority of Cook County manages public housing and Housing Choice Vouchers in Cook County. The Housing Authority of Cook County estimates that it spends approximately \$1 million annually in rental assistance to private property owners on behalf of low-income households residing in Berwyn. Over the past few years, more than 100 tenants have benefitted from this assistance annually.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	137	0	137	26	0	0

**Table 22 - Public Housing by Program Type**

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Alternate Data Source Name:**

Berwyn public housing voucher data

**Data Source Comments:**

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	10,627	13,418	14,350	13,395	13,647	11,962
Average length of stay	0	0	7	8	0	8	0	5
Average Household size	0	0	1	2	1	2	1	4
# Homeless at admission	0	0	9	21	0	3	16	2
# of Elderly Program Participants (>62)	0	0	897	2,179	42	2,120	12	0
# of Disabled Families	0	0	491	2,337	2	2,268	48	12
# of Families requesting accessibility features	0	0	1,651	11,832	64	11,594	91	54
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	705	1,981	19	1,913	27	14	0
Black/African American	0	0	900	9,786	43	9,620	62	40	0
Asian	0	0	44	37	2	34	1	0	0
American Indian/Alaska Native	0	0	0	15	0	15	0	0	0
Pacific Islander	0	0	2	13	0	12	1	0	0
Other	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	33	321	0	311	2	5	0
Not Hispanic	0	0	1,618	11,511	64	11,283	89	49	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

**How do these needs compare to the housing needs of the population at large**

**Discussion**

**Totals in Use**

## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **Introduction:**

As a member of the Alliance to End Homelessness in Suburban Cook County, Berwyn participates in planning and supporting the County's Continuum of Care system for the homeless and those at-risk of being homeless. Providers throughout the County work through the Continuum and its project funding to provide shelter and services to these populations. The Alliance conducts point-in-time and other surveys of homeless populations throughout the County. The counts include both sheltered and unsheltered homeless persons and families. Berwyn falls within the Alliance's western region, which includes nine service areas in addition to Berwyn. Many facilities and services utilized by Berwyn's homeless are provided within this region.

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

The Alliance to End Homelessness in Suburban Cook County has provided data estimating the number of persons experiencing homelessness on January 23, 2013, the latest point-in-time count and through the year October 2011-September 2012. Estimates are also provided for that year for those becoming homeless. Data is not available for the number of days that persons experience homelessness by each population type, but in general, the continuum-wide average number of shelter nights for emergency shelter guests in season is 28, and the average length of stay for leavers in transitional housing is 383 days.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	34	0
Black or African American	24	0
Asian	0	0
American Indian or Alaska Native	6	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	21	0
Not Hispanic	44	0

Data Source  
Comments:

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

Families with children in need of housing assistance tend to be those facing an immediate crisis due to loss of employment, divorce, illness, or abuse. These families do not tend to be chronically homeless, in part because of assistance and supports that are available in the community.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

Whites are the largest racial group of homeless, followed by Blacks and African Americans. Non-Hispanic/Latinos are twice as likely to be homeless than Hispanic/Latinos.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Approximately 30 percent of those sheltered are persons in households with only adults. This suggests that the number of homeless persons with children continues to increase somewhat from earlier counts, reflecting the impact of the economic downturn and foreclosure crisis.

Counts of the Western Region of the Alliance to End Homelessness in Suburban Cook County' Continuum of Care, which includes Berwyn, show that the unsheltered population for Blacks has been greater than the sheltered population. For other race and ethnic groups, it appears that the opposite holds true.

**Discussion:**

The Alliance to End Homelessness in Suburban Cook County last conducted a bi-annual point-in-time survey of homeless populations through the County on January 2013. The survey includes counts for sheltered and unsheltered homeless persons.

The trend since 2005 has been that individual homeless persons are declining slightly, while the number of homeless persons in families with children has increased somewhat. Many of the sheltered populations were victims of domestic violence and their families, who were provided transitional housing. Others suffered from serious mental illness, chronic substance abuse, and veterans.

Of special interest are the chronically homeless, some who are unsheltered. In addition, many populations served by social service agencies are at-risk of becoming homeless – elderly, persons with severe mental illness and disabilities, substance abusers, and those living with HIV/AIDS. Organizations are serving many of these individuals, but there are more who are at-risk and not receiving assistance.

The Alliance to End Homelessness in Suburban Cook County places Berwyn in the Western Region, which includes nine service areas (Norwood Park, Leyden, Proviso, River Forest, Oak Park, Riverside, Cicero, Lyons, and Stickney) in addition to Berwyn. Their report for that District shows the following racial and ethnic breakdown for those sheltered and unsheltered.

Despite the commitment, and advances, in battling homelessness, such factors as cuts in mental health in- and out-patient/client services, benefit cessation for the unemployed, and a decrease in day labor and short-term employment suggest that the transition to stable housing and assistance is at risk of losing the momentum and progress made recently in ending homeless.

While the number of homeless is relatively small, the scale and complexity of the problems encountered by those who are homeless or at risk of being homeless will grow as tough economic times and budget cuts undermine the service continuum. Finding subsidies and operating support to build and procure permanent supportive housing and to fund ongoing services for the homeless will affect all those in need of assistance.

Berwyn has adopted the housing-first model, which provides housing as a first step to social stability and then offers services to stabilize and support that tenure. Berwyn's providers have created a comprehensive service system to address homelessness, including an emergency shelter system, services for youth and young adults, victims of domestic violence and veterans. Facility-based transitional housing provides up to 24 months of shelter, but it is difficult to find permanent housing for the chronically homeless and those who are disabled, have chemical dependencies, or mental illness.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

A number of special needs populations have been identified, and many are receiving shelter and services from Berwyn's social agencies and supportive housing providers. These populations include the elderly and frail elderly, persons with disabilities (mental, physical, developmental), persons with HIV/AIDS and their families, youth, and veterans.

### **Describe the characteristics of special needs populations in your community:**

#### People with Disabilities

Nationally, as much as 25% of the U.S. population have some type of disability, many with mobility and self-care limitations. Housing for these populations must be accommodating and often, supported by additional services and care. According to the *Persons with Disability in Metropolitan Chicago Report*, many people with disabilities are unable to work and are on very limited incomes. An aging population is likely to increase this number. See also *Disability Status Report: Illinois and reports from the Great Lakes ADA Center*.

Many persons with disabilities are children who need care from birth to address physical disabilities that are often accompanied by behavioral challenges. A large number of these children need specialized foster care when their biological parents are unable to deliver adequate care. In some of these cases, the biological parent(s) may be trained and given the support necessary to reunite their families. In other cases, agencies like Seguin Services must step in. Seguin alone serves approximately 400 adults and 200 children in Chicagoland.

For adults with special needs, residential care may extend to community integrated living arrangements providing care in a group setting. Shared living arrangements may require skilled staffing and supervision up to 24 hours each day. Other arrangements may provide intermittent residential care and both in-home and weekend respite care.

Elderly populations may need additional assistance and services to remain in their homes as they become frail and disabled. Case management and residential services, including visits by physicians and therapists, must provide the level of care that enables seniors to age-in-place.

#### Elderly and Frail Elderly

Berwyn's elderly population has few housing alternatives. The City's assistance, senior advocacy, transportation, and housing repairs, are part of a system designed to help seniors maintain their homes and "age in place." Independent living services for the elderly, and those with disabilities, include personal assistant homemaker services, provision of assistive devices and independent living training, and case management.

In 2000, Berwyn had almost 10,000 persons with disabilities, about 18% of its population. Of these people, more than half were between the ages of 21 and 64. About 20% of the population was 75 and older. Persons with disabilities live throughout Berwyn, but at least 20% of the residents in three census tracts had disabilities: 814700, 814800, and 815100. These tracts lie in the northern end of Berwyn.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

For many populations and conditions, the State and federal government do not provide capital funding as part of their funding for services. Agencies must find other sources for shelter development and rehabilitation. Needed improvements include and address such essential items as accessibility, safety, and security. CDBG funds have been a major source of that funding, and with HUD appropriations uncertain, alternative funding must be found.

### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

HOPWA

It is difficult to assess the exact number of persons with HIV/AIDS residing in Berwyn. Statistics are maintained for an eight-county area, which includes Cook County, known as the Chicago Eligible Statistical Area and described further in *The Chicago Area AIDS Housing Plan 2008-2012*. That plan showed a housing gap of over 10,000 units for the entire region, as of 2010, and a total population of almost 30,000 diagnosed and reported cases. It is estimated that more than 30% of that population is low-income. Estimates suggest that an additional 8,000 – 10,000 people may be undiagnosed.

Improvements in medical care and treatment have reduced the debilitating effects and mortality of HIV/AIDS. While this is a significant break-through, it also means that the population, as a whole, may continue to grow. Vital Bridges, Inc. a nonprofit that assists HIV/AIDS populations suggest that this is especially true in Berwyn given its excellent health care, affordable housing, and desirable location.

### **Discussion:**

With new treatments, HIV/AIDS affected persons desire a full range of housing opportunities and services – from congregate living sites to independent living. It will take a community-wide partnership to ensure that people living with HIV/AIDS and their families enjoy a good quality of life without the fear

of homelessness. Working with advocacy groups, housing advocates, and cases managers, HIV/AIDS persons can have a full range of options supported by the appropriate housing assistance and supportive services.

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction’s need for Public Facilities:**

#### Parks and Facilities

A 2008 community-wide survey identified the needs and interests of residents. Since then, security has increased as a concern. Changing demographics have also created challenges. Berwyn’s culturally diverse population requires greater insight and sensitivity to local needs and preferences.

The Park Districts report that they are serving approximately half of the elderly, frail elderly, and physically and developmentally populations that could benefit from their programs and facilities, leaving an unmet need of approximately 20,000 persons.

Increased operating costs require the Park Districts to “do more with less.” Alternative revenue streams will be needed to ensure that fees and charges do not become an undue burden to those who wish to take advantage of the entire range of programs, services, and facilities offered.

Plans call for further development of the Liberty Cultural Center as a cultural and performing arts hub, upgrades to Proksa Park and others. Eight parks are in need of ADA renovations according to the Park Districts’ transition plans. The Berwyn Park District’s total capital needs over the next five years reach approximately \$1 million, with an additional \$250,000 needed for capital equipment.

#### Libraries

The increased demand for library services is due to Berwyn’s changing population characteristics. Much of Berwyn’s student population growth has occurred in North Berwyn. North Berwyn School District #98’s enrollment grew to 3,500 for the 2013-14 school year compared to its 2000 enrollment of 2,649.

To accommodate the needs of special need children most organized library programs are taken to the schools. Special needs programs are provided at Morton West and all the elementary schools.

The Berwyn Library system is also helping literacy/ESL groups to coordinate the delivery of their services and get more books and resource materials into the hands of those working with both children and adults needing these services. Berwyn’s growing diversity requires translations skills and fluency in not only Spanish, but increasingly, Arabic and Polish, as well.

#### Fire Stations and Emergency Services

The Fire Department has determined that two of the three response districts, which include 26th Street to Roosevelt, Harlem to Lombard Avenues are growing in both population and the number of emergency calls from that area. This is primarily a low-to-moderate income area of North Berwyn.

The Fire Department is calling for the construction of two additional bays at the North Fire Station on 16th Street to house the need for additional emergency apparatus and vehicles. The existing station does not have the room to hold this equipment.

In addition, the City feels that the needs of these residents, and all the citizens of Berwyn, would be served better if the existing 911 Center, which is located in the Police Department headquarters, could be relocated to the North Fire Station as a second floor of the planned two-bay addition.

The current center does not have room for expansion to meet the anticipated increase in emergency calls. The construction bay addition is estimated to cost approximately \$700,000; including the 911 dispatch floor would add approximately \$1.3 million to the project.

### **How were these needs determined?**

#### Parks and Facilities

Berwyn's two park districts (divided by Cermak Road) provide throughout the year an array of recreational and cultural opportunities for all ages. Both park districts enjoy a large number of parks and community facilities. Edward A. Karasek Park, a new park at the corner of Windsor and Kenilworth Ave. in south Berwyn, fulfills the City's long-term goal of creating open land park space in the Historic Depot District. Karasek Park exemplifies the commitment of the Berwyn Park District and the City of Berwyn to form partnerships that remediate soil contamination, remove dilapidated structures, and bring newly landscaped green space to the City.

Professionals staff the many new and improved facilities, which are technologically advanced. Many of the staff are recognized for their expertise in early childhood recreation services.

Facilities are shared with the local school districts and other organizations. Collaborations bring special events and programs with the Police Department, Berwyn Library, and other groups to the community.

#### Libraries

The library also provides career and employment services. A job center has four computer stations allocated specifically for job servicing. The computers are loaded with resume software and linked to national and local job sites.

CDBG funds have provided ADA upgrades. CDBG assistance has focused on making community centers and parks fully ADA compliant and accessible. Renovations have been made to bathrooms, benches, floors, and access points. Similar improvements have been made to community facilities and housing serving special needs populations to remove architectural barriers and facilitate access and use of these facilities.

In 2012, the Berwyn library system had 1,138 programs at the library and throughout the community attended by 25,160 people. Accommodations are made at all of those programs for handicapped and special needs persons and those wishing to use the library's service and facilities. A growing number of mentally ill are also visiting the library.

#### Fire Stations and Emergency Services

Berwyn has three separate fire district response zones. Each response zone has one front line ambulance and at least one fire engine or quint in the station located within that response area. In addition, the City also has one reserve ambulance and reserve engine that can be deployed to each district from a 911 Center located in the Police Department headquarters.

911 calls are increasing dramatically. The total calls received in 2012 increased nearly 6 percent over 2011. The largest number of calls is received during the spring and summer months. This coincides with the fire and police activity during those months. 911 calls are approximately 20% of that activity.

#### **Describe the jurisdiction's need for Public Improvements:**

The following is an estimate of the on-going need for public improvements:

- Street resurfacing - \$1.3 million per year
- Concrete alleys - \$800,000 per year
- Water mains - \$3.0 million per year
- Sewer – \$2.5 million per year
- Arterial lighting - \$1.12 million (total cost for upgrades)
- Sidewalk - \$200,000 per year
- Residential lighting - \$5.0 million (total cost for upgrades)
- Signing - \$125,000 per year
- ADA accessibility - \$75,000 per year
- Curb and Gutter repairs - \$125,000 per year

#### **How were these needs determined?**

Through CDBG-funded public improvements and other contributions, Berwyn has made progress in improving draining system flows, reducing potential sewer backups and flooding. In addition to sewer repairs and replacements, these improvements include installing drainage systems in alleys located in eligible low-to-moderate income areas. An on-going program to upgrade sidewalks replaces broken and hazardous squares in these areas based upon priority need.

Berwyn was awarded money from the Cook County Department of Public Health through a HUD-funded Livable Communities Grant. Berwyn worked with the Active Transportation Alliance on a number of healthy community initiatives. These will help Berwyn become more bicycle, pedestrian and transit friendly, making it safer and easier to travel without the need for a car. The initiatives will also ensure safe, active travel to Berwyn's primary schools. A summary of these plans and initiatives includes:

- Active Transportation Plan - adopted transportation plan that gives priority to walking, bicycling and transit. Address accessibility and connect key destinations based on land use, transportation data and community input. 56,657 people impacted.
- School Travel Plans - Adopt travel plans that address all modes of school travel and include safety programming and infrastructure improvements. 6,361 students impacted at 12 schools.
- Complete Streets Policy - Adopted a Complete Streets policy, making sure the City considers transit, pedestrians and bicyclists during road construction and improvements to encourage the City's 56,657 residents choose walking and biking more often.
- Safe Parks Zones - Set higher fines for speeding and disobeying traffic signals when children are present in parks. Use revenue from fines to fund park district pedestrian safety projects. 16 parks impacted. Policy not yet adopted.
- Bicycle & Pedestrian Signage - Made streets more inviting to new cyclists by establishing a local network of way-finding signs. This signage serves as a guide on streets preferred for cycling to local destinations. 56,657 people have been impacted.

### **Describe the jurisdiction's need for Public Services:**

Significant barriers restrict the ability of special needs populations to enjoy a good quality of life and become productive, valued members of their communities. In addition to shelter, services such as life skills classes, education enrichment, and employment placement are needed to encourage each individual to live as independently as possible. The percentage of students with special education needs

in both the North and South School Districts approximates their total percentage in these districts. Hispanics are the largest race/ethnicity population in both Districts by a wide margin. Increasingly, language has become a barrier as English has become a second language to many in need. Approximately 25% of the students in both Districts have limited English proficiency.

Additional partnerships, like those encouraged by Illinois Partners for Human Service, are needed to find jobs and businesses that will employ adults with disabilities and train disadvantaged individuals to give them the skills necessary to be employed in the community. In addition, groups like Illinois Transition Planning are needed to assist in the transition of individuals and families moving through their life cycles.

Uncertainties caused by budget reductions and the introduction of National Health Care will continue to pressure the human service delivery system to be more innovative, efficient, and cost-effective. Agencies will have to deal with the stress of an increasing number of mergers, serving a broader and more diverse clientele, and providing a larger range of direct and referral services to this expanded client base. For example, school districts will have to find ways to share information with social service and healthcare providers, as they will have to share with benefits and employment agencies, and so on. Nonprofit and public agencies will have to learn how to share resources and collaborate, to a greater degree than ever before, on the planning, funding, and execution of their programs and activities in the community.

### **How were these needs determined?**

Many of Berwyn's service providers are facing funding and service cutbacks that will affect the level, if not the quality, of their service. Several agencies have announced that they will consolidate with other agencies, and the Chicago Community Trust is providing funding for nonprofit groups seeking financial help with an acquisition, merger, or partnership.

While this may eliminate duplication of services and increase operating efficiencies, it is likely that service gaps will occur, creating additional burdens on agencies to coordinate and expand their service delivery. Non-housing community development needs for public services go beyond the delivery of direct services to these needy populations. The commitment is to integrate, enrich, and empower both adults and children with these needs. The task is complicated by the growing diversity of Berwyn's population. Agencies will have to find new and better ways to share expertise and resources and achieve greater operational efficiencies and reduced costs.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

Real estate professionals are generally optimistic about the resurgence of Berwyn's housing market. Sales are up, and values are increasing, as foreclosures are being resolved. Projections are for moderate 3-5% increases in price over the next year. While this may impact affordability, it also provides some homeowners with additional equity and the ability to incur debt for needed repairs and improvements.

Foreclosures have hit single-family homes and condos the hardest, but smaller apartment buildings have also been affected. By some accounts, as many as 60% of properties sold have been involved in short sales, foreclosures, or other types of distressed sales. A few have been sold for rental purposes.

More recently, investors have come in to buy houses, often paying cash. After remodeling them, they have sold most of these houses to young buyers in their mid-to-late 20s, many with families. Many of these sales have been financed using FHA financing and low down payments. As home prices rise, fewer investors will find this strategy profitable, but it is hoped that young buyers will continue to find attractive and affordable financing available through FHA and local lending institutions.

Some of these young families have joined seniors and others in rental living, increasing the demand for larger units. Prices for all rental housing remains relatively affordable, but are likely to increase as well. A new wave of more affluent renters is also increasing demand for higher amenity rentals. This demand, and the mixed-use developments planned for the city's TIF districts, may encourage new rental construction over the next few years, freeing existing units for others.

Commuter lines remain a factor in drawing newcomers to south Berwyn, but lower prices and access to I-290 are also a draw for those choosing to live in north Berwyn.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

The City's Single Family Housing Rehabilitation Program is targeted to low- and moderate-income homeowners residing in single-family homes needing rehabilitation. Reduced CDBG funding and the high cost of rehabilitation limit participation in this program. Rental assistance is provided by the Housing Authority of Cook County for approximately 100 tenants living in the city of Berwyn. Providers accommodate homeless individuals and families in emergency and transitional shelters and permanent supportive housing. Special needs housing is provided in group homes, independent living environments, and emergency facilities.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	8,680	47%
1-unit, attached structure	297	2%
2-4 units	5,902	32%
5-19 units	2,683	15%
20 or more units	891	5%
Mobile Home, boat, RV, van, etc	0	0%
<b>Total</b>	<b>18,453</b>	<b>100%</b>

Table 26 – Residential Properties by Unit Number

Data Source: 2005-2009 ACS Data

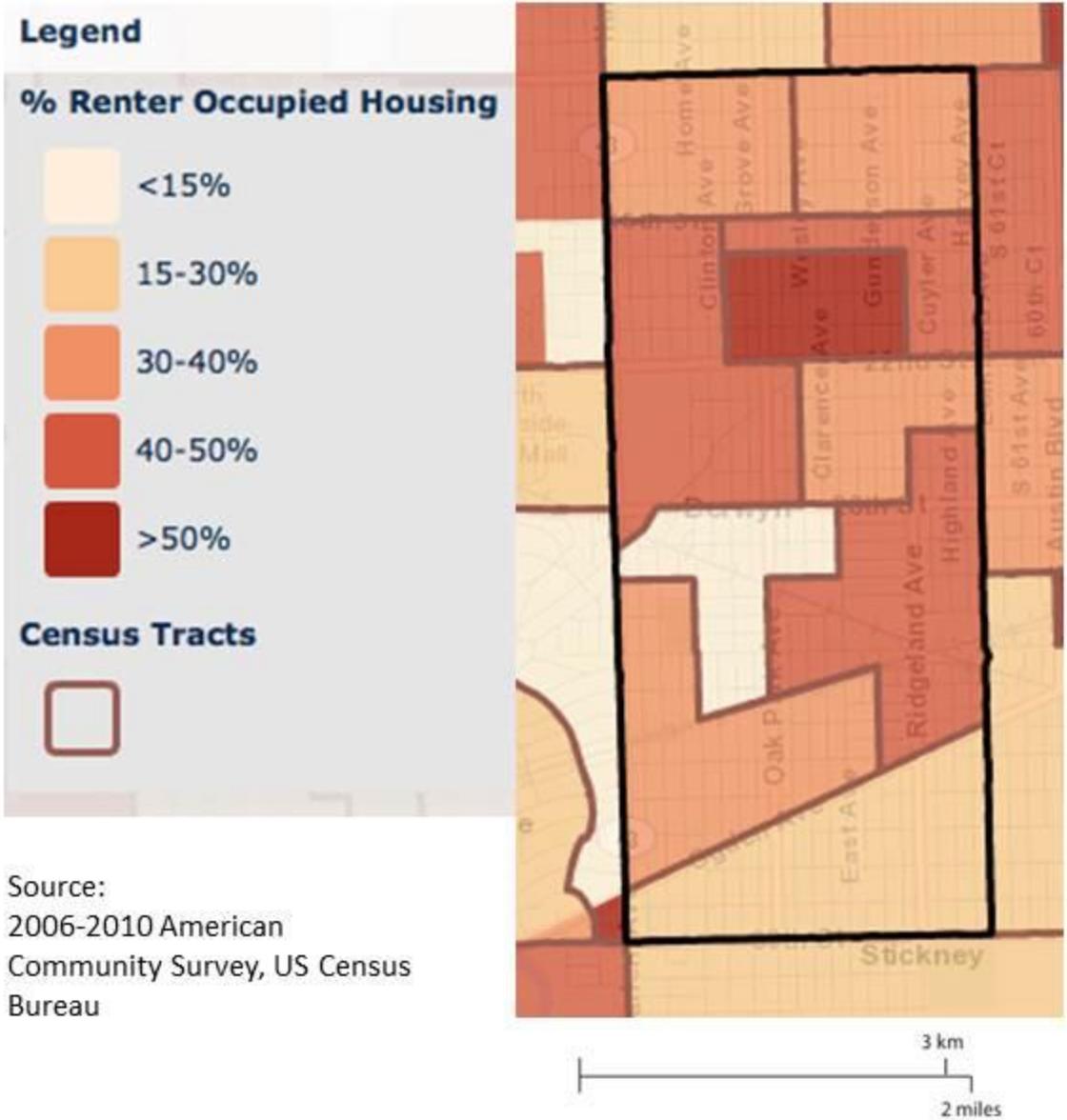
### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	27	0%	201	3%
1 bedroom	442	4%	1,897	29%
2 bedrooms	3,272	32%	2,671	41%
3 or more bedrooms	6,492	63%	1,670	26%
<b>Total</b>	<b>10,233</b>	<b>99%</b>	<b>6,439</b>	<b>99%</b>

Table 27 – Unit Size by Tenure

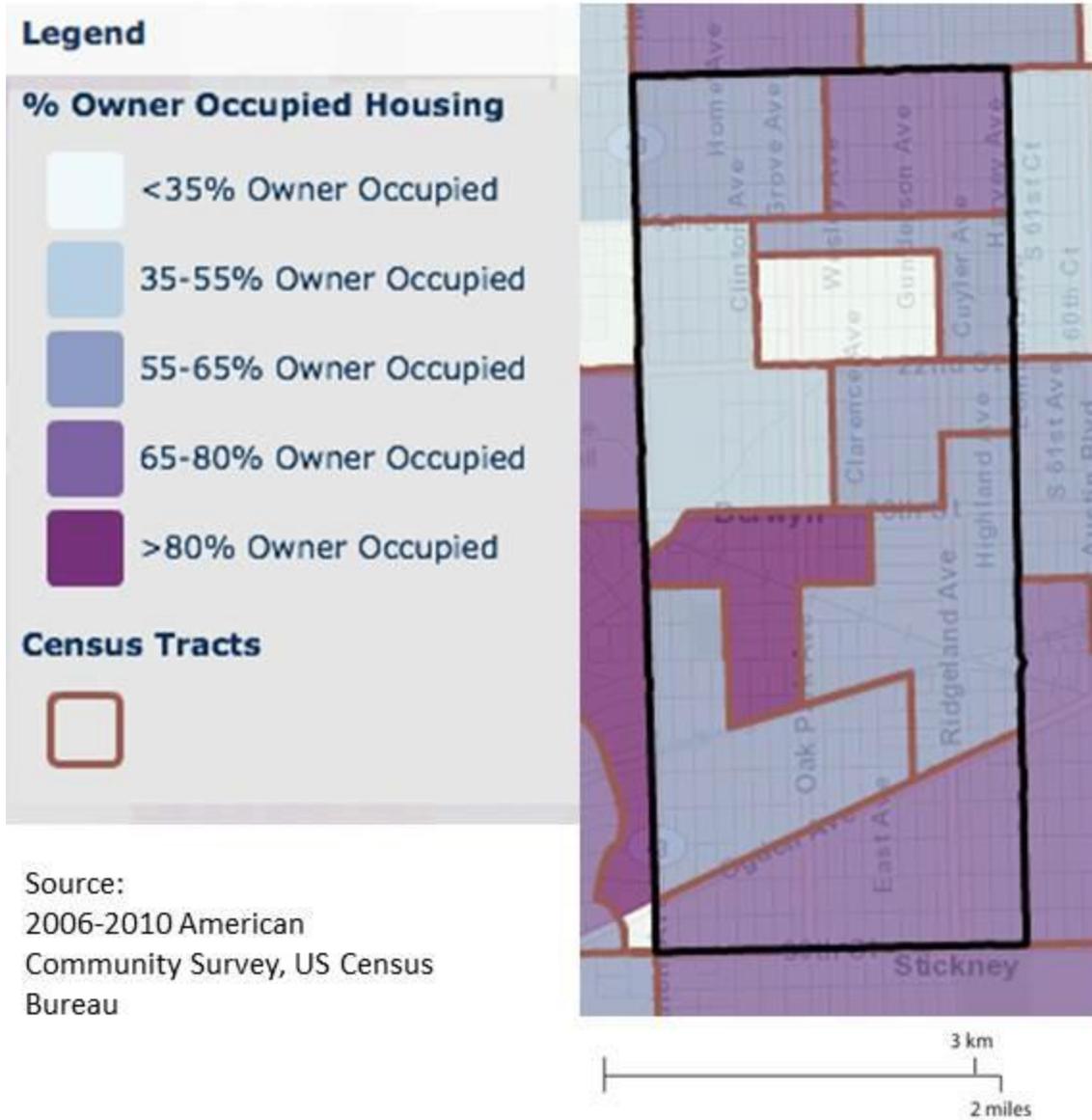
Data Source: 2005-2009 ACS Data

## % of Renter Occupied Households City of Berwyn, IL



### Distribution of Renter Households

## % of Owner Occupied Households City of Berwyn, IL



### Distribution of Owner Housing

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

Based upon the demand and condition of Berwyn's housing stock, the City does not anticipate losing a large number of units from its inventory. Some single-family homes that were subdivided or used as multiple residences may be converted back to single-family use as the demand for larger housing units increases.

**Does the availability of housing units meet the needs of the population?**

Many homes in foreclosure remain vacant until a new owner assumes occupancy. These temporary vacancies reduce the number of units available and often extend the time other for-sale units remain vacant on the market. However, Berwyn's well-built bungalows, 2-4 unit residential buildings, and small-to-medium sized apartment buildings cater to a wide range of lifestyles and incomes. Relatively low vacancy rates attest to this demand.

**Describe the need for specific types of housing:**

Berwyn is fortunate to have a diverse housing stock, both in terms of tenure and variety of structures. At present, the greatest need is for larger rental units to accommodate larger and extended families with children and for smaller units suitable for seniors. The City continues to bring additional units into ADA compliance to meet the needs of the elderly and persons with disabilities even though the number owning homes has declined. However, a growing number of these residents may be able, and will likely desire, to age-in-place if their homes remain affordable and suitable to their needs.

**Discussion**

Berwyn may have the opportunity to provide additional affordable housing as mixed-use and transit-oriented development is developed. Senior housing remains a priority as many seniors desire to move to more appropriate housing.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

While Berwyn remains relatively affordable, the city's location and many amenities make it a desirable place to live. Demand is expected to increase faster than the ability to provide new, affordable homes for all those wishing to live in Berwyn. As a result, the cost of housing is likely to rise in the near future. In addition, interest rates are likely to go up, making it more difficult for low- moderate-income persons to buy and rent in Berwyn.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2009	% Change
Median Home Value	137,400	242,300	76%
Median Contract Rent	545	739	36%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2005-2009 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	673	10.5%
\$500-999	5,056	78.5%
\$1,000-1,499	629	9.8%
\$1,500-1,999	81	1.3%
\$2,000 or more	0	0.0%
<b>Total</b>	<b>6,439</b>	<b>100.0%</b>

Table 29 - Rent Paid

Data Source: 2005-2009 ACS Data

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	200	No Data
50% HAMFI	1,640	175
80% HAMFI	4,245	1,175
100% HAMFI	No Data	1,595
<b>Total</b>	<b>6,085</b>	<b>2,945</b>

Table 30 – Housing Affordability

Data Source: 2005-2009 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	717	815	966	1,231	1,436
High HOME Rent	766	869	999	1,231	1,371
Low HOME Rent	663	711	853	985	1,110

**Table 31 – Monthly Rent**

Data Source Comments:

### Is there sufficient housing for households at all income levels?

Large families with children and senior rental populations are expected to grow and will require units suitable to their needs. Future demand for housing among moderate- and upper-income families also is expected to increase and presents opportunity for new development.

The City's new planning and housing reports suggest that Berwyn has the capacity for approximately 1,513 new housing units. Much of this demand can be filled by existing vacancies, redevelopment, and new construction. Many of the new dwelling units will be targeted to commercial districts and retail corridors, where there is a high capacity for mixed-use, multi-family development.

### How is affordability of housing likely to change considering changes to home values and/or rents?

At present, Berwyn's housing remains more affordable than comparable units found in many of its neighboring jurisdictions. Due to the City's location, attractive surroundings and amenities, demand is increasing. This demand is likely to drive prices higher in the near future. Once the overhang of foreclosed properties is gone, prices will likely mark-to-market. However, it is not likely that housing prices will return near-term to their 2007 values, when 48 homes sold for \$300,000 or more.

### How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

A recent survey of local rental property managers comports with the historical ACS data, which shows that Berwyn's "street" rents are at or below the FY 2013 Fair Market Rents (FMR) for comparably sized units. These rents have remained fairly constant over the past few years. Assuming a 30% rent burden, a household earning \$38,640 could afford the \$966 FMR for a two-bedroom unit. This income is slightly above Cook County's very low-income (50% of median) limit for a family of four, but near the Berwyn median renter income.

By contrast, Berwyn's home values have dropped considerably since 2007, when the median sale price peaked at near \$240,000. Current median sale prices are close to \$120,000. At that price, households earning approximately \$48,000 or 65% of Cook County's FY 2013 median income could afford to buy.

This comparison reaffirms that both rental and ownership housing in Berwyn is relatively affordable, but many current renters still may not be able to own a home unless their incomes rise.

### **Discussion**

The cost of rental housing (Fair Market Rents) remains below the metro area High HOME rents for smaller units, but rents are above the HOME rent limits for four bedroom units, indicating the higher demand and limited availability of those larger rental units. This type of unit will likely remain in shortest supply until additional housing is constructed.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

The age of Berwyn’s housing stock suggests that many units have reached or surpassed the useful life of their systems and building materials. Many units have the potential for lead-free paint hazards and other code violations because of their age, but pride of ownership and the continued investment in Berwyn’s housing has largely forestalled many of these issues. Nonetheless, many units require rehabilitation to address the problems caused by deferred maintenance and to reduce energy costs. The foreclosure crisis has caused a temporary increase in vacant housing, and while the City has been diligent in enforcement housing and building codes, some of these units will also require refurbishment before they are sold.

### Definitions

Standard – Meets HUD Housing Quality Standards and all state and local codes.

Substandard – Failing to meet code standards but suitable for rehabilitation.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,282	42%	2,955	46%
With two selected Conditions	195	2%	181	3%
With three selected Conditions	0	0%	43	1%
With four selected Conditions	13	0%	0	0%
No selected Conditions	5,743	56%	3,260	51%
<b>Total</b>	<b>10,233</b>	<b>100%</b>	<b>6,439</b>	<b>101%</b>

Table 32 - Condition of Units

Data Source: 2005-2009 ACS Data

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	173	2%	145	2%
1980-1999	349	3%	271	4%
1950-1979	2,067	20%	2,063	32%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Before 1950	7,644	75%	3,960	62%
<b>Total</b>	<b>10,233</b>	<b>100%</b>	<b>6,439</b>	<b>100%</b>

**Table 33 – Year Unit Built**

Data Source: 2005-2009 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	9,711	95%	6,023	94%
Housing Units build before 1980 with children present	3,480	34%	1,985	31%

**Table 34 – Risk of Lead-Based Paint**

Data Source: 2005-2009 ACS (Total Units) 2005-2009 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	1809	0	1809
Abandoned Vacant Units	0	0	0
REO Properties	164	0	164
Abandoned REO Properties	0	0	0

**Table 35 - Vacant Units**

Data Source: Vacancy – 2010 U.S. Census; REO - Local survey of foreclosure filings and dispositions, January - December 2012

### Need for Owner and Rental Rehabilitation

Older units require substantial on-going maintenance and upgrades to structural and mechanical systems to remain safe and sound. Often, these repairs and improvements are unaffordable to lower-income owners, and deferred maintenance increases the eventual cost of bringing these units into code and livability. Similarly, many rental units do not generate enough income to maintain and upgrade these properties without significant rent increases. The resulting disrepair only increases the future cost of making these improvements.

The City of Berwyn issues approximately 250 citations per month for blight and housing violations, many for small violations or conditions observed based upon external surveys. To combat these conditions, the City offers CDBG-funded assistance to homeowners through its Single Family Rehabilitation Loan Program. Work includes replacement/repair of roofs, HVAC systems, windows, doors, floors, siding, bathrooms, waterproofing, handicap ramps, kitchens, and other types of basic repairs. The average cost

of these repairs has risen in the past few years from \$10,000 to almost \$35,000, an indication that these needs are growing in cost and number.

### **Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

The age of Berwyn's housing stock suggests that the large majority of homes are at risk of lead-based paint hazards. As many as 5,500, or 35%, of those units contain children who are especially vulnerable to the hazards of lead based paint. Fortunately, the City has taken a proactive campaign to educate residents, contractors, and property owners on the potential hazard and test children who may have been exposed to the hazard. Since 2011, 81 children were tested by the Berwyn Health Department, and none had elevated lead blood levels (greater than 10 mcg/dl) that would have required referral. In 2012, McNeal Hospital tested six children, and one was found to have an elevated level. While the City will remain vigilant, these numbers suggest that the actual incidence of lead-poisoning is significantly lower than the number of units identified as potentially hazardous might suggest. However, low- and moderate-income households occupy many of these units.

### **Discussion**

As the "City of Homes," Berwyn takes great pride in its housing stock and its many historic homes and neighborhoods. The growing demand for housing in Berwyn suggests an opportunity to re-occupy foreclosed and vacant properties, support homeowners in rehabilitating their homes, and addressing issues of latent health hazards and high energy costs. The City will also work with rental property owners and landlords to ensure that these units are maintained and code-compliant.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

The City of Berwyn does not have any public housing units. At present, 137 rental units in Berwyn are occupied by rental assistance voucher holders. These tenants live in privately

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	2,067	12,596	58	12,538	931	335	711
# of accessible units									
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 36 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

### Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The City of Berwyn does not have any public housing units within its city limits. 117 tenant-based vouchers are in use within the city.

**Public Housing Condition**

Public Housing Development	Average Inspection Score

**Table 37 - Public Housing Condition**

**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

**Discussion:**

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

Berwyn relies on a number of homeless facilities, both within and beyond its city limits, to serve the needs and house the homeless. These facilities include emergency and transitional shelters and permanent supportive housing. Agencies running emergency shelters include BEDS Plus Care, Inc., Pillars Community Services, Vital Bridges Center, and West Suburban PADS. A total of 139 emergency shelter beds are available in the west suburbs. In addition, 289 transitional housing beds, 15 supportive housing and 509 permanent supportive housing are available in the west suburbs.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

**Table 38 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments:

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

The delivery of homeless services is wrapped around the goal of providing and supporting permanent housing to those who are homeless or at risk of being homeless. Clearly, prevention is the preferred path to avoiding more costly and disruptive alternatives. A wide range of interventions, including rental and utility assistance, legal counseling, and institutional discharge planning, are available.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Once the emergency or transitional period has passed, a number of permanent housing alternatives are offered, if not always available, including job training and placement, continuing education, substance abuse treatment, and health/mental health care. These services are part of a holistic strategy to help those who are placed in permanent housing keep their homes.

For example, the HUD-VA Supportive Housing Program is a joint effort to move veterans and their families out of homelessness and into permanent housing. HUD provides private rental housing assistance through its Housing Choice Voucher Program (Section 8), and the VA offers clinical and supportive services through its health care system to secure and maintain permanent housing through intensive case management.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Berwyn and its neighboring jurisdictions work closely with a network of nonprofit organizations and faith groups to provide a continuum of services to special needs populations. These services include:

- Supporting the discharge coordination and planning with the Cook County Jail, Illinois Department of Corrections, Cook County Hospital system, and the Illinois Division of Mental Health.
- Working with and supporting housing advocates and case managers to assist persons living with HIV/AIDS and their families, including housing partners who may receive rental subsidies funded through the State of Illinois' Low-income Housing Trust Fund.
- Engaging the elderly and frail elderly in activities and provide information and assessment services, assistance with benefits and advocacy, health, nutrition, and fitness classes and wellness programs, and educational and life enrichment programs.
- Contact with the Cook County Sheriff's Office Eviction Division to find housing solutions before the eviction process is executed.
- Enhancing the ability of people with disabilities to live independently through home modifications to make their homes more accessible and provision of service and assistance to maintain a decent standard of living with dignity and independence.
- Providing an accessible living environment that promotes and gives opportunity to participate fully in all aspects of life, such as employment, recreation, and education.
- Promoting family-based problem solving and violence prevention programs for victims of domestic violence, including children, the elderly, and spouses. When necessary, victims will be assisted with medical care and shelter, and longer-term assistance with case management and counseling, legal assistance and court advocacy, visitation programs, and job training and placement to achieve economic stability.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The City will encourage Cook County and State of Illinois to promote the development of permanent supportive housing through the use of HOME funds, the Low-income Housing Tax Credit (LIHTC) and funds derived from the U.S. Supreme Court ruling on *Olmstead v. L.C.*

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

As a mature city with few vacant parcels, Berwyn's public policies on affordable housing and residential investment have few, if any, negative effects. Rather they seek to preserve the city's housing stock and residential character and maintain its affordability. On the contrary, opportunities to improve that investment are possible with the enhanced use of such tools as leveraged TIF funding, public land acquisitions and improvements, and creative applications of zoning and building codes.

The City completed two major studies in 2012 that will assist in modernizing Berwyn's zoning and infrastructure planning and facilitate transit-oriented and other affordable housing development. In addition, the Berwyn Zoning Ordinance revision process kicked off early in 2013 with anticipated completion in the first quarter of 2014.

The *City of Berwyn Comprehensive Plan* was prepared by the Chicago Metropolitan Agency for Planning (CMAP) as part of a campaign to help implement strategies that address transportation, housing, economic development, open space, the environment, and other quality of life issues. Its land use and development goals include specific objectives to enhance such things as Berwyn's historic residential character and create select opportunities for multi-family development. Its neighborhood preservation and enhancement objectives include recommended strategies to maintain community health and shelter. It identifies and defines specific areas for rehabilitation and redevelopment.

*The Homes for a Changing Region Phase 3: Implementing Balanced Housing Plans at the Local Level* report was also prepared by CMAP, the Metropolitan Mayors Caucus, and the Metropolitan Planning Council and includes housing plans for Berwyn and the cities of Bellwood, Forest Park, Maywood, and Oak Park. The plan provides recommendations dealing with foreclosures, transit-oriented development, housing preservation, the streamlining of rehabilitation permits, and the study of vacant land acquisition for pocket parks and community gardens.

The biggest barriers to affordable housing and residential investment in Berwyn remain the negative effects of budgetary cutbacks and reduced funding for affordable housing programs. Further, the City is completing its Neighborhood Stabilization Program and has finished its HPRP, but no additional funding is available to continue these successful programs and stem the tide of foreclosures and homelessness.

Similar cuts will likely reduce the City's efforts to make its housing more energy efficient and free of such environmental hazards as lead-based paint. The City will continue to work with homeowners to make these improvements with the support of other government programs and nonprofit providers and seek additional funding for these cost-effective initiatives.



## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

Berwyn is fortunate to have many large employers. The attraction of additional high-quality retail establishments provides additional employment opportunities and the chance for promotion. The focus on mixed-use and transit oriented developments, as well as many other economic development initiatives, will continue to improve Berwyn’s image as a good place to live and work.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	18	0	0	0	0
Arts, Entertainment, Accommodations	2,578	1,201	11	20	9
Construction	1,833	161	8	3	-5
Education and Health Care Services	4,450	1,786	19	30	11
Finance, Insurance, and Real Estate	1,591	488	7	8	1
Information	522	30	2	1	-1
Manufacturing	3,111	398	14	7	-7
Other Services	872	360	4	6	2
Professional, Scientific, Management Services	2,777	159	12	3	-9
Public Administration	571	491	2	8	6
Retail Trade	2,538	579	11	10	-1
Transportation and Warehousing	1,271	212	6	4	-2
Wholesale Trade	911	58	4	1	-3
Total	23,043	5,923	--	--	--

**Table 39 - Business Activity**

**Data Source:** 2005-2009 ACS (Workers), 2010 ESRI Business Analyst Package (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	25,397
Civilian Employed Population 16 years and over	23,043
Unemployment Rate	9.27
Unemployment Rate for Ages 16-24	22.58
Unemployment Rate for Ages 25-65	6.20

**Table 40 - Labor Force**

Data Source: 2005-2009 ACS Data

Occupations by Sector	Number of People
Management, business and financial	5,904
Farming, fisheries and forestry occupations	10
Service	4,733
Sales and office	6,124
Construction, extraction, maintenance and repair	2,203
Production, transportation and material moving	4,069

**Table 41 – Occupations by Sector**

Data Source: 2005-2009 ACS Data

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	10,309	47%
30-59 Minutes	9,095	41%
60 or More Minutes	2,681	12%
<b>Total</b>	<b>22,085</b>	<b>100%</b>

**Table 42 - Travel Time**

Data Source: 2005-2009 ACS Data

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,429	499	1,766
High school graduate (includes equivalency)	5,342	548	1,850
Some college or Associate's degree	6,141	345	1,387

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	4,453	263	658

**Table 43 - Educational Attainment by Employment Status**

Data Source: 2005-2009 ACS Data

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	200	540	739	1,710	828
9th to 12th grade, no diploma	789	854	815	1,036	755
High school graduate, GED, or alternative	1,328	2,635	2,339	2,772	2,045
Some college, no degree	1,417	1,718	1,540	2,332	727
Associate's degree	143	873	651	759	124
Bachelor's degree	375	1,415	903	1,151	172
Graduate or professional degree	26	540	616	762	89

**Table 44 - Educational Attainment by Age**

Data Source: 2005-2009 ACS Data

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,144
High school graduate (includes equivalency)	28,958
Some college or Associate's degree	33,144
Bachelor's degree	40,863
Graduate or professional degree	52,008

**Table 45 – Median Earnings in the Past 12 Months**

Data Source: 2005-2009 ACS Data

### Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The City's largest employer is McNeal Hospital, and education and health care are the sectors employing the greatest number of Berwyn residents. A large number are also engaged in retail sales and services.

Berwyn's workers also take advantage of the proximity to cargo-oriented developments (COD) and industry oriented to rail freight (production, transportation, and material moving). Many of these jobs are in nearby communities such as Cicero that are oriented to warehouse and distribution space.

**Describe the workforce and infrastructure needs of the business community:**

In recent years, Berwyn’s workforce has experienced unemployment levels above the national average. This is especially true for younger works and those with less than a high school education. In addition to job training needs, these youth often have a need for literacy/ESL classes, speaking Spanish, Polish and Arabic as their first language. A growing number of adults also need this education.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

Recent upturns in the economy, and especially the opening of new retail businesses, will have a significant positive impact, providing new employment opportunities for these populations. However, because of the soft economy, many older adults may be drawn to lower paying service jobs traditionally held by younger workers. Young and old alike will be challenged to learn the computer, technology, and business skills required to compete for the high-paying jobs of the future.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

Berwyn is fortunate to have a number of major health facilities and hospitals in and near its borders. While not all of these jobs are high wage, they provide a good career path and opportunity for advancement for a number of Berwyn’s residents.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

The City of Berwyn and the Berwyn Development Corporation work in partnership with the local high school, neighboring college, social service providers, and national and independent businesses to provide job training programs and events. In recent years, there have been expos and seminars on ways to enhance and market job skills.

The City continues to explore the possibility of participating in an employer-assisted housing program with a number of public and private interests. Such a program would lower the cost of housing proximate to major employers. Studies have shown that this type of assistance increases the

productivity of workers, while reducing commuting costs and giving employers a competitive advantage in hiring those who desire to live closer to their workplace.

Berwyn's school boards are also sensitive to the needs of its graduates, offering career counseling, ESL and literacy courses, and support for GED and adult education. Community colleges in the area also offer opportunities to develop skills and gain employment.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

Berwyn is in the Cook County Comprehensive Economic Development Strategy (CEDS), which is part of the eight county region of northeast Illinois.

Berwyn embraces the goals of the Cook County CEDS, which call for a regional focus on:

- Business development and retention
- A shift to green manufacturing and use of freight and multi-modal transportation
- Developing effective business incubators and a highly skilled workforce
- Commitment to a strong infrastructure, public transit, and high-speed rail
- Promoting diversity, while improving equal access to jobs and contracts

The City relies on its economic development and chamber services arm, the Berwyn Development Corporation (BDC), to provide businesses the resources they need to flourish in Berwyn. The BDC has an economic development division that identifies sites for businesses looking to expand, relocate, or start new and works closely with the Uptown and Downtown Commission to thoroughly analyze commercial corridors and new opportunities for economic development.

Berwyn's approach to economic development embraces many of the activities included in this comprehensive plan, including such infrastructure improvements as road repairs and sewer, sidewalk, and utility upgrades; rehabilitation of obsolete buildings, facilities, and housing systems; and job training and other workforce development initiatives.

Economic development assistance and financing for businesses will benefit not only those businesses but also those attracted to the new jobs that will be created. There is a growing need to fill the gap in

participation by minority- and women-owned business enterprises. A report of the 1997 Economic Census showed that of 2,873 businesses in Berwyn, minority firms totaled 413, or 14.4%; women-owned firms totaled 28.2%. The SBA and the State of Illinois have a number of loan programs and provide technical assistance to support minority- and women-owned businesses and veterans.

## **Discussion**

In addition to the City's new comprehensive plan, which was adopted in August 2012, Berwyn is guided by several initiatives underway or soon to be launched that will impact economic growth and leverage the Cook County CEDS' priorities.

- The HUD Sustainable Communities Initiative is providing three years of technical assistance and funding for sustainable projects. A mixed-use elderly housing project proposed by the City was recognized as a priority project. The Berwyn Transit-Oriented Development (TOD) study provided information about how to create a more inviting environment for this type of business development. Berwyn's three Metra stations provide a unique opportunity to institute a place-based approach to development – one of the top priorities of the Chicago region's "Go to 2040" plan.
- The City's four tax increment financing (TIF) districts have generated improvement of almost 300,000 square feet of commercial space over the past three years and generated millions of dollars in total development, including the redevelopment of blighted property at Harlem Avenue and Cermak into the Berwyn Gateway Plaza. Currently, the City has several projects that are under contract for redevelopment and new development that would add 51,000 sq. ft. of new retail development over the next 12 months.
- Neighborhood commercial centers and corridors, such as Roosevelt Road, have also benefited from comprehensive improvements of the public right-of-way and commercial developments. Architectural designs have brought an inviting look and feel to these areas that has encouraged new ventures and the expansion of long-time businesses. These developments have restored a "Main Street" feel and human scale to these areas.

The recent economic downturn and foreclosure crisis set the city's economic growth back, but it is recovering strongly. All signs point to a healthy, if slow, recovery. Employment remains a high priority for old and new residents and business interests alike.

The City's school and library systems, workforce and service agencies, and private employers are committed to mainstreaming as many Berwyn residents as possible into good-paying jobs. Many organizations are offering or supporting counseling and training opportunities to support newcomers, many speaking English as a second language, and ready all residents for the many job opportunities that are likely to develop as the economy continues to improve.

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

The relatively uniform age and condition of Berwyn's housing and the diversity of its housing types is one of Berwyn's greatest assets. As evidenced by the wide incidence of foreclosures, Berwyn does not have any areas that are more affected by housing problems, but the northern and central sections of Berwyn have historically seen more concentrations of incipient decline and deferred maintenance that has grown to other parts of the city in the past few years.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

While many low- and moderate-income households live in north Berwyn, these populations are found throughout the city.

### **What are the characteristics of the market in these areas/neighborhoods?**

The City's new Comprehensive Plan states that the city "will achieve a high quality of life for residents, business owners, and visitors through a diversity of land uses and balance between the built and unbuilt environment."

### **Are there any community assets in these areas/neighborhoods?**

Berwyn has a vibrant mix of historic, mixed-use, and transit-oriented areas. Low- and moderate-income residents live in and enjoy all of these areas. The major corridors have a large number of businesses. Several properties on Cermak Road are registered on national and state registries of historic places. Large-scale retail developments are found along Harlem Ave. and other major streets. A focus on health care and mixed use is found in the Depot District to take advantage of MacNeal Hospital and related medical services.

### **Are there other strategic opportunities in any of these areas?**

The City's blight inspections and notices provide an opportunity to generate interest and participation in the City's Single-Family Rehabilitation Program. The City distributes over 6,000 flyers in the course of these inspections highlighting program eligibility and requirements in both English and Spanish. These

efforts also provide an opportunity for homebuyer education, counseling, and referrals, and where enforcement action is needed, early intervention.

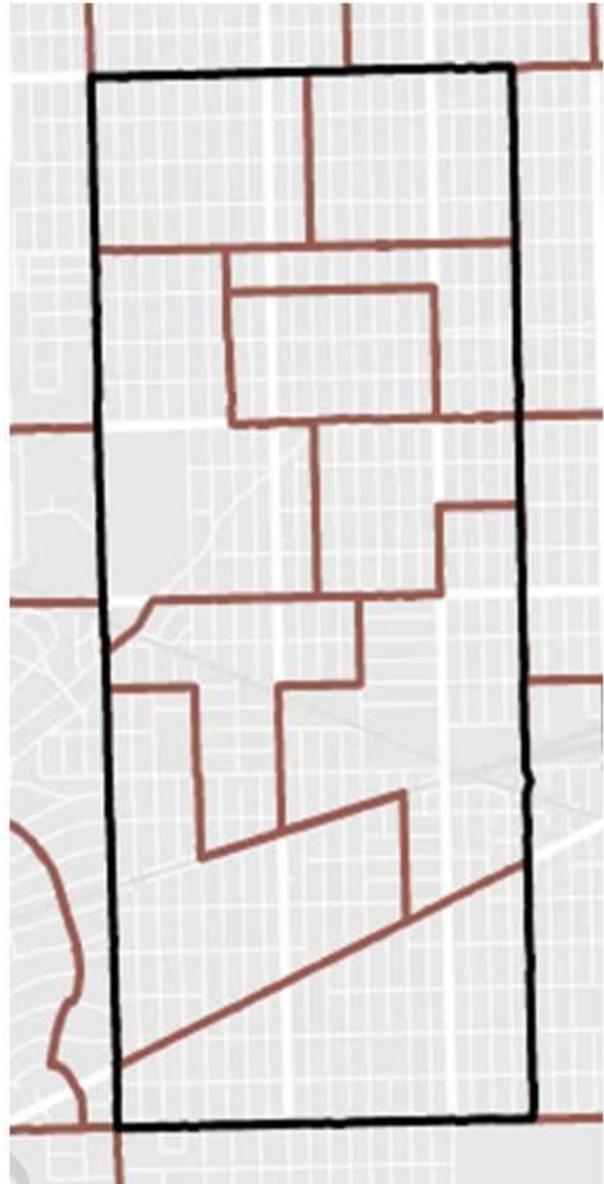
The new Berwyn comprehensive plan and housing strategy call for a balance of environmental, social, and economic development as a foundation for sustainable growth. These planning principles emphasize energy efficiency, green-building technology, and the development of a green infrastructure through housing diversity, pedestrian-friendly land development, and a variety of jobs and recreational opportunities to create a livable community. As the “City of Homes,” Berwyn’s goal is to provide high-quality housing for everyone.

# City of Berwyn, IL

## Streets

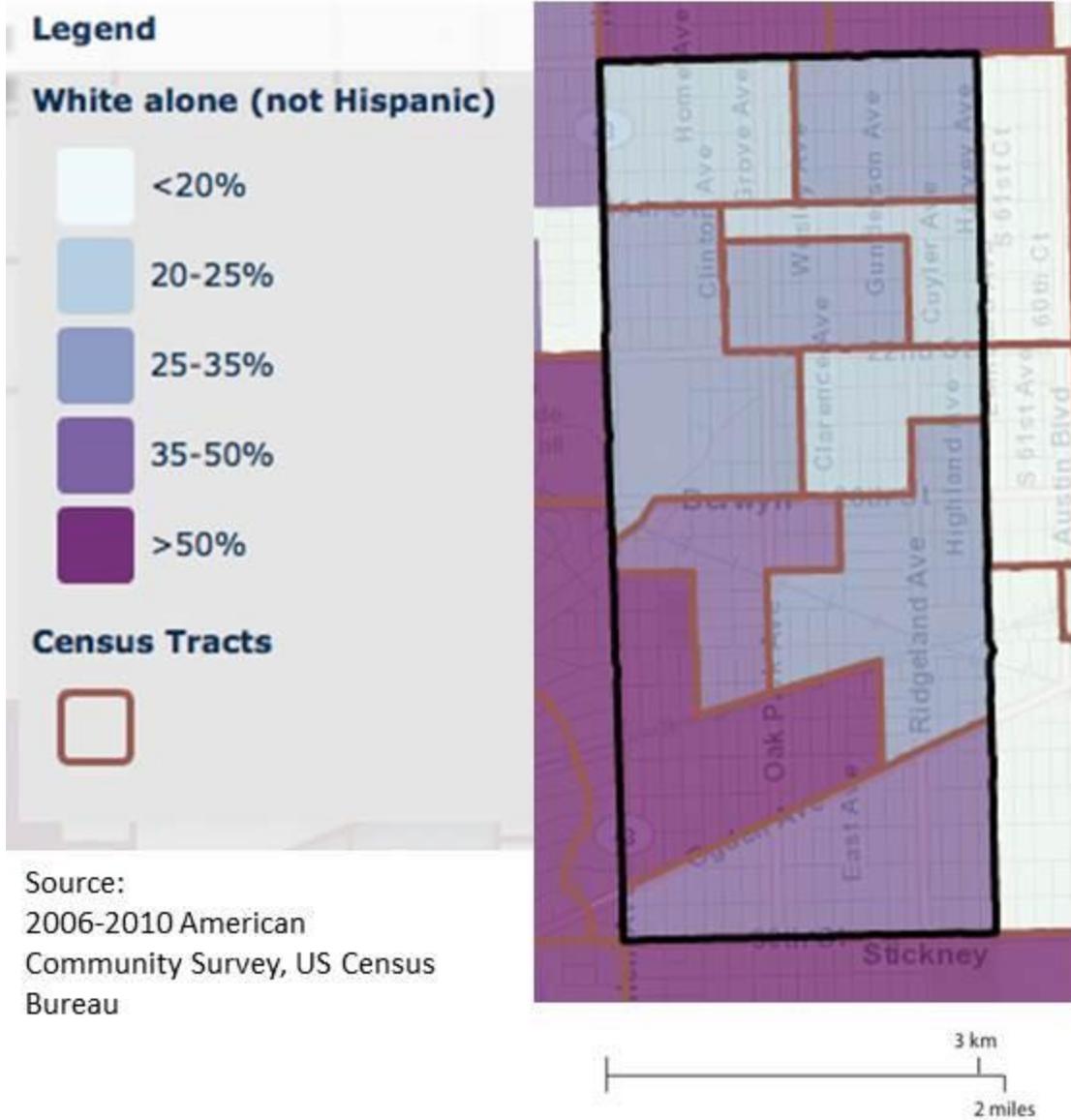


## Census Tracts



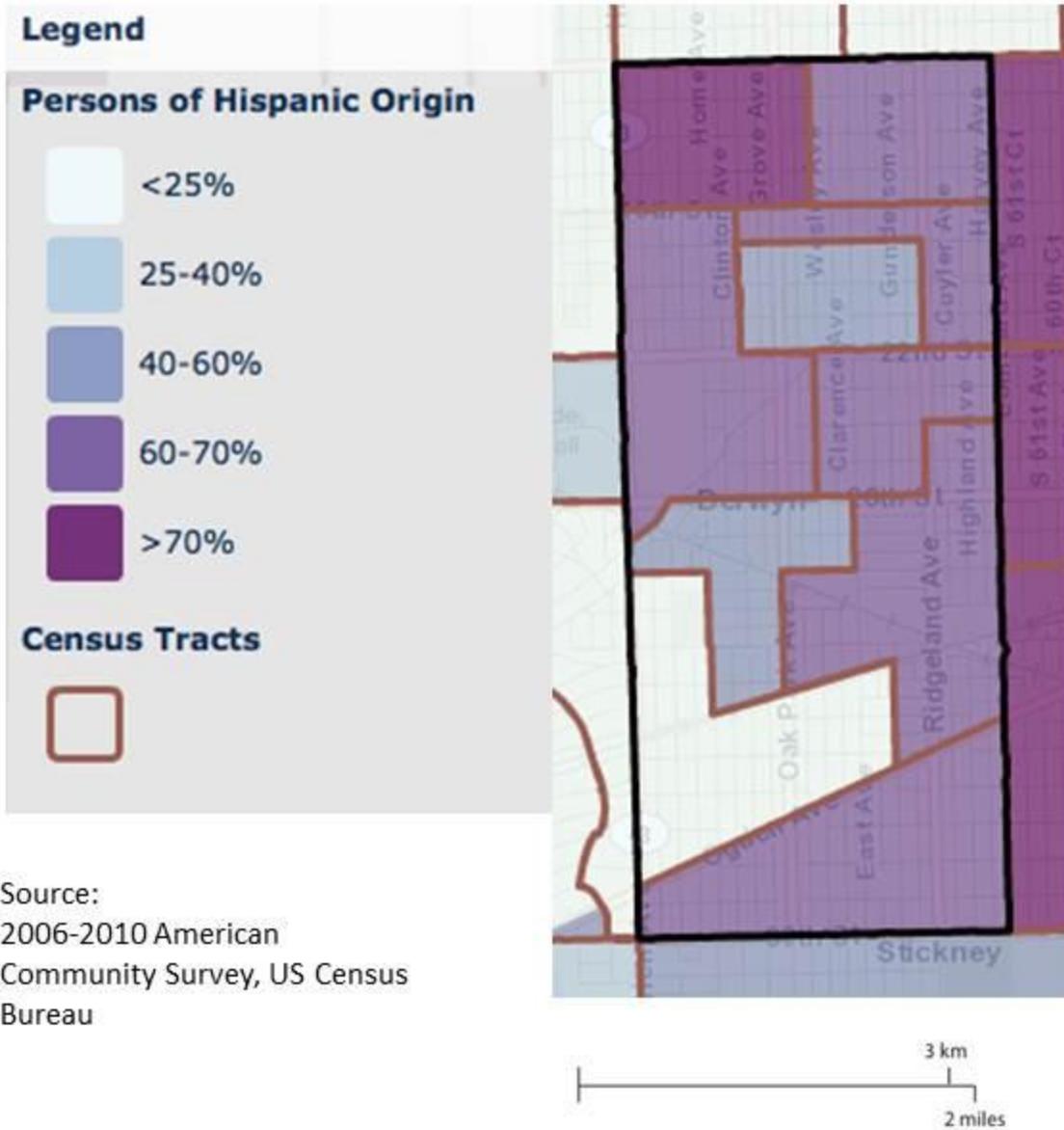
### Census Tract and Street Overview

## Percent of White Population City of Berwyn, IL



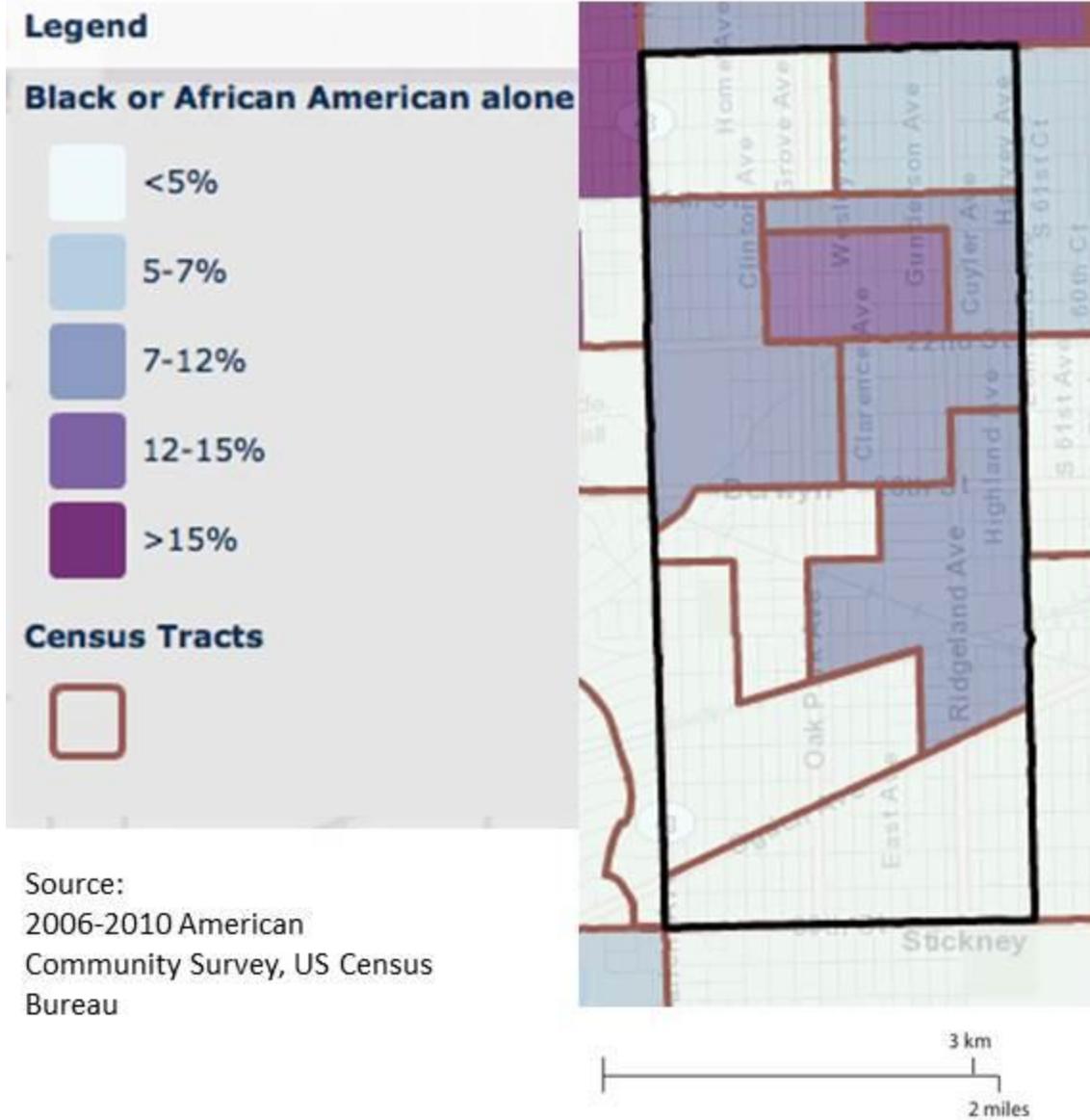
### Percent White

## % of Hispanic Population City of Berwyn, IL



### Percent Hispanic

## % of Black Population City of Berwyn, IL



### Percent Black

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The strategic plan describes strategic the City will undertake over the next five years to address its priority community development needs, based upon community input, the needs assessment, and analysis of forecasted conditions for the housing market and the economy. The strategy identifies resources that are projected to be available to address these priority needs and the institutional structure to deliver these resources. Strategies to address homelessness, lead-based paint hazards, and poverty included.

## **SP-10 Geographic Priorities – 91.215 (a)(1)**

### **Geographic Area**

#### **Table 46 - Geographic Priority Areas**

#### **General Allocation Priorities**

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City's CDBG allocation is devoted entirely to serving Berwyn's low-to-moderate income population. Census tracts have been identified where the majority of residents are low-to-moderate income. CDBG activities will either be located in, or will directly serve, these census tracts and this population.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

1	<b>Priority Need Name</b>	Homeowner Rehabilitation
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Housing Rehabilitation, Rental and Ownership Blight Elimination and Housing Code Standards
	<b>Description</b>	Rehabilitation and emergency repair of single family homes.
	<b>Basis for Relative Priority</b>	Deferred maintenance and replacement of outmoded appliances and systems is costly and detracts from the marketability and value of surrounding property. Unless rehabilitation is carried out, future repairs will be more costly. Property owners are also denied the benefit of reduced energy costs and safe living conditions.
2	<b>Priority Need Name</b>	Infrastructure
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	

	<b>Associated Goals</b>	Public Infrastructure Blight Elimination and Housing Code Standards Public Safety
	<b>Description</b>	High priority needs including replacement and repair of Streets and Alleys, Sidewalks, and Sewers.
	<b>Basis for Relative Priority</b>	The City's aging infrastructure causes flooding of streets and alley, unsafe sidewalks, and inefficient and potentially dangerous levels of street lighting. Without a sound infrastructure it is difficult to attract businesses, and shoppers will find it difficult to park. Shoppers are more likely to buy locally if streets are well-light and well-kept. More commerce means more jobs and more revenue to fund City programs and services.
<b>3</b>	<b>Priority Need Name</b>	Public Facilities
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Facilities Housing for Persons with Disabilities
	<b>Description</b>	Public facilities include senior centers, youth centers, recreational facilities and parkland, and public safety facilities.

	<b>Basis for Relative Priority</b>	Public facilities serve a wide range of interests and populations. The influx of youth adds new urgency to meeting their educational, cultural, and recreational needs in a safe setting. Similarly, many seniors need additional assistance and accommodations to enjoy their time at community gatherings. ADA improvements are needed at many facilities serving Berwyn's seniors and handicapped individuals. Public safety facilities are a priority because many of the City's existing facilities are outdated or located in areas that make it difficult to serve low- and moderate-income residents.
4	<b>Priority Need Name</b>	Blight Reduction
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Blight Elimination and Housing Code Standards Public Safety
	<b>Description</b>	Inspection of blighted property and administrative or legal action to get property owners to eliminate or remedy the problems.
	<b>Basis for Relative Priority</b>	Blight reduction is a critical element in maintaining confidence in the City's future. Investors, lenders, business owners and homebuyers alike need to know that their investment will maintain its value before they will make that investment. Existing property owners, businesses, and stakeholders need to know that their property and investments will also sustain themselves and offer a good return over time. Like rehabilitation, blight reduction costs more the longer it is deferred, making it a priority for immediate and on-going action.
5	<b>Priority Need Name</b>	Public Services
	<b>Priority Level</b>	High

<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
<b>Geographic Areas Affected</b>	
<b>Associated Goals</b>	Senior Services Youth Services Services for Persons with Disabilities Public Services for at-risk Populations
<b>Description</b>	CDBG funds allocated to City agencies and subrecipients that provide a broad range of services to youth, elderly, disabled, and other low- and moderate-income residents of Berwyn.

	<p><b>Basis for Relative Priority</b></p>	<p>Significant barriers restrict the ability of special needs populations to enjoy a good quality of life and become productive, valued members of their communities. In addition to shelter, services such as life skills classes, education enrichment, and employment placement are needed to encourage each individual to live as independently as possible. The percentage of students with special education needs in both the North and South School Districts approximates their total percentage in these districts. Hispanics are the largest race/ethnicity population in both Districts by a wide margin. Increasingly, language has become a barrier as English has become a second language to many in need. Approximately 25% of the students in both Districts have limited English proficiency.</p> <p>Additional partnerships, like those encouraged by Illinois Partners for Human Service, are needed to find jobs and businesses that will employ adults with disabilities and train disadvantaged individuals to give them the skills necessary to be employed in the community. In addition, groups like Illinois Transition Planning are needed to assist in the transition of individuals and families moving through their life cycles.</p> <p>Uncertainties caused by budget reductions and the introduction of National Health Care will continue to pressure the human service delivery system to be more innovative, efficient, and cost-effective. Agencies will have to deal with the stress of an increasing number of mergers, serving a broader and more diverse clientele, and providing a larger range of direct and referral services to this expanded client base. For example, school districts will have to find ways to share information with social service and healthcare providers, as they will have to share with benefits and employment agencies, and so on. Nonprofit and public agencies will have to learn how to share resources and collaborate, to a greater degree than ever before, on the planning, funding, and execution of their programs and activities in the community.</p>
6	<p><b>Priority Need Name</b></p>	<p>Homeless Services</p>
	<p><b>Priority Level</b></p>	<p>Low</p>

	<b>Population</b>	Extremely Low Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Homelessness Services
	<b>Description</b>	Support of emergency and transitional homeless services.
	<b>Basis for Relative Priority</b>	Homelessness and threat of becoming homeless is debilitating. Without shelter, vulnerable populations often fall prey to further illness, poverty, and exposure to criminal elements. Many of the public service agencies funded through the City's CDBG Program are dedicated to providing assistance to these individuals and the growing number of families who are in harm's way. This need receives a lower priority because of the relative small number of people affected and the number of other resources dedicated to solving their problems. However, it is a high priority of the City of Berwyn as a whole to put housing first and eliminate homelessness completely.
7	<b>Priority Need Name</b>	Economic Development
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Economic Development

	<b>Description</b>	Economic development includes job training and creation, and assistance to revitalize commercial areas and aid businesses. While many of the activities will not be funded directly by CDBG, especially in the early years of this plan, they serve many of the same low- and moderate-income individuals and households.
	<b>Basis for Relative Priority</b>	Economic development is the key to eliminating poverty and providing opportunities for meaningful and productive employment for all. The city's retail and commercial sectors are gaining market share, and it is critical to capitalize on this momentum through use of the TIF Districts, transit and sustainable mixed use developments, and support for both the city's largest employers and its many small business owners and entrepreneurs.

**Table 47 – Priority Needs Summary**

**Narrative (Optional)**

Priority needs focus on providing decent, affordable housing and creating a suitable living environment for low- and moderate-income persons.

**Housing**

Rehabilitation assistance for low- and very-low income single-family homeowners.

Acquisition, rehabilitation, and new construction of rental units for low- and very-low income small households with emphasis on the elderly and frail elderly.

Provision of assisted and supportive housing for special needs populations.

Provision of larger units, both rental and owner, for larger households with children.

**Non-housing Community Development**

Provision of funding for public facilities focusing on senior and youth centers.

Provision of funding to public service providers serving special need populations.

Support for commercial and mixed-use development of new and existing businesses.

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Reduced funding will limit number available; increased rents will reduce impact.
TBRA for Non-Homeless Special Needs	Reduced funding will limit the amount of TBRA available; increased rents will reduce impact.
New Unit Production	Increased credit availability with low interest rates makes it more attractive to develop new housing; limited land availability and subsidies reduce the likelihood of new unit production and affordability.
Rehabilitation	Low inflation and interest rates should encourage rehabilitation as property values increase to support additional debt. Emphasis on single-family owner rehab assistance makes it difficult for rental property owners to afford rehab until rents or subsidies increase.
Acquisition, including preservation	Focused on foreclosures and mixed-use development. Limited application, but high-impact, highly leveraged strategy for the long-term.

**Table 48 – Influence of Market Conditions**

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

While a match is not required, funds allocated to public services are highly leveraged by the social service agencies and providers that access other public and private resources to deliver their service and operate their facilities. Similarly, housing improvements funded by CDBG are often matched by other government programs and donations. Private investment in housing and commercial ventures often follow such public incentives. These improvements reduce the cost of utilities, emergency services, and maintenance and over time, may increase the property's value and equity, yielding additional property tax revenues.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,172,275	0	420,609	1,592,884	4,689,100	

Table 49 - Anticipated Resources

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

As a mature community, Berwyn lacks a large measure of vacant and undeveloped land that could be used for community development purposes. Passage of the City's Comprehensive Plan provides an opportunity to target acquisitions for parks and recreation, new businesses, and affordable housing. The plan guides most of this activity to the Depot District and other areas that provide mixed-use opportunities. The plan also calls for the development of strategies to preserve historic properties, provide employer-assisted housing, and target neighborhood revitalization efforts. Much of this development must rely on new sources of funding and authority, such as the newly formed Cook County Land Bank, but existing resources, such as the TIF Districts, may also be utilized.

**Discussion**

As discussed in various parts of the plan, limited funding restricts the City's ability to address priority needs and objectives. The City has aggressively sought additional sources of funding and established beneficial partnerships with its many sub-recipients, nonprofit agencies and service providers, local business, and nearby jurisdictions. It will continue its close relationships with Cook County and the State of Illinois to seek and obtain additional resources from every available source.

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served

**Table 50 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

The City relies on a combination of private, nonprofit, and public institutions to implement its CDBG program. The same structure employed to complete this consolidated plan will be used to execute its goals through each of its action plans. The overall administration of the CDBG Program is the responsibility of the City’s Community Development Department (CDD). The CDD monitors each project, activity, and sub-recipient based upon its administrative procedures and Sub-recipient Monitoring Plan. Drawdown of funds is authorized only after a thorough accounting of each request on a reimbursable basis. The expenditure and accounting for each grant-funded activity is overseen by the City’s Finance Department.

The greatest strength of the City’s institutional delivery system is its ability to draw upon all available resources to plan and execute a comprehensive approach to community revitalization and economic development. The gaps in that system result in the inability of these organizations and individuals to obtain enough funding and resources to achieve the City’s goals and objectives.

Most recently, the uncertainty of federal funding and the number of program eligibility and policy changes that are either proposed or being implemented has brought great uncertainty to the community development field and to its many providers and participants. It has been, and will continue to be, difficult to develop longer-range plans and strategies against this backdrop of uncertainty and diminished funding.

A new Director and Deputy Director have taken the reins at CDD. The infusion of this new talent will yield higher productivity and attention to detail. CDD is undergoing additional training in IDIS and other areas such as environmental reviews to ensure that all federal requirements and HUD regulations are met.

### Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Legal Assistance	X	X	X
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services			
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
<b>Other</b>			

**Table 51 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

Berwyn is fortunate to be a member of the Alliance to End Homelessness in Suburban Cook County and is actively involved in planning and implementing its continuum of care. The Alliance brings approximately \$9 million per year to support over forty homeless programs in the region. Every year, the City provides 15 percent of its CDBG entitlement grant, the maximum allowed by law, to many of these agencies. Most agencies have experienced a downturn in funding at a time when demand for their services is increasing dramatically. Most agencies report that their programs are over-subscribed and that waiting lists are growing.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The City's homeless prevention and service delivery system relies on the shelter-first approach to ending homelessness. The City relies on emergency shelter providers to provide food, services, and safe shelter to men, women, and children from all of near-west Cook County. The next step is to provide a gateway to transition into permanent housing, often with access to an array of supportive services aimed at the ultimate goal of sustaining stability and independent living.

Along with Cicero and Oak Park, Berwyn has been designated a high-need community. Outreach and engagement teams from a variety of agencies follow a model that works to build trust while conducting ongoing needs assessment and service delivery.

These services include employment and job readiness, case management, linkage to mental health services, medical care, substance abuse treatment, and in some cases, permanent supportive housing. A number of the City's sub-recipients provide or support these efforts. They are joined by additional institutional resources serving the community, such as volunteers from Loyola University Medical School, partnerships with the Chicago Volunteer Legal Services and outreach by Thrive.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The City of Berwyn and its Community Development Department are responsible for the overall management and oversight of the City's community development program, but it is only through its many partners in the public, private, and nonprofit sectors that the City can hope to address community needs and achieve its priority goals and objectives. In fact, each person who lives, works, and plays in Berwyn has a role to play in the city's future.

The process begins with the consultations and opportunities for the public to identify needs and voice their priorities. Berwyn is fortunate to have a network of social service providers, real estate and banking professionals, and other committed stakeholders to supplement the City's efforts. Follow-up surveys and calls help find new opportunities and reach out to those who can assist in their execution.

Strong relationships also exist, and have grown stronger, between Berwyn's elected and appointed officials and those of other state and local governments and representatives of the federal government. The City remains committed to the efficient and effective use of limited resources to benefit those in need and to taking advantage of new opportunities to leverage funding.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation, Rental and Ownership	2013	2017	Affordable Housing		Homeowner Rehabilitation	CDBG: \$1,530,000	Homeowner Housing Rehabilitated: 52 Household Housing Unit
2	Blight Elimination and Housing Code Standards	2013	2017	Affordable Housing Non-Housing Community Development		Homeowner Rehabilitation Infrastructure Blight Reduction	CDBG: \$490,000	Rental units rehabilitated: 24 Household Housing Unit  Buildings Demolished: 3 Buildings  Housing Code Enforcement/Foreclosed Property Care: 30000 Household Housing Unit
3	Public Safety	2013	2017	Non-Housing Community Development		Infrastructure Blight Reduction	CDBG: \$295,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted  Rental units rehabilitated: 30 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Infrastructure	2013	2017	Non-Housing Community Development		Infrastructure	CDBG: \$1,250,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 28000 Persons Assisted
5	Public Facilities	2013	2017	Non-Homeless Special Needs Non-Housing Community Development		Public Facilities	CDBG: \$615,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 16000 Persons Assisted
6	Senior Services	2013	2017	Non-Housing Community Development		Public Services		Public service activities other than Low/Moderate Income Housing Benefit: 3500 Persons Assisted
7	Housing for Persons with Disabilities	2014	2017	Affordable Housing Non-Homeless Special Needs		Public Facilities	CDBG: \$140,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 30 Persons Assisted
8	Youth Services	2013	2017	Non-Housing Community Development		Public Services	CDBG: \$265,000	Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
9	Homelessness Services	2013	2017	Homeless		Homeless Services	CDBG: \$55,000	Homeless Person Overnight Shelter: 150 Persons Assisted
10	Services for Persons with Disabilities	2013	2017	Non-Homeless Special Needs		Public Services	CDBG: \$120,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Public Services for at-risk Populations	2013	2017	Non-Homeless Special Needs Non-Housing Community Development		Public Services	CDBG: \$120,000	Public service activities other than Low/Moderate Income Housing Benefit: 80 Persons Assisted  Homelessness Prevention: 50 Persons Assisted
12	Economic Development	2014	2017	Non-Housing Community Development Economic Development		Economic Development	CDBG: \$40,000	Businesses assisted: 2 Businesses Assisted

Table 52 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Housing Rehabilitation, Rental and Ownership
	<b>Goal Description</b>	Provide rehabilitation assistance for housing owned or occupied by low- and moderate-income households.
2	<b>Goal Name</b>	Blight Elimination and Housing Code Standards
	<b>Goal Description</b>	Improve the viability of residential neighborhoods by reducing code violations and improving housing stock; improving external security of rental housing, promoting historic preservation, and removing dilapidated and blighted structures.
3	<b>Goal Name</b>	Public Safety
	<b>Goal Description</b>	Rehabilitate and expand emergency response facilities, improve lighting and add additional safety features in rental housing exteriors in low- and moderate income neighborhoods.
4	<b>Goal Name</b>	Public Infrastructure
	<b>Goal Description</b>	Replacement of City's aging infrastructure, with an emphasis on streets, alleys, sidewalks, and water/sewerage systems.

5	<b>Goal Name</b>	Public Facilities
	<b>Goal Description</b>	Rehabilitate and improve neighborhood facilities, with an emphasis on providing improved access for youth, seniors and disabled residents (ADA accessibility)
6	<b>Goal Name</b>	Senior Services
	<b>Goal Description</b>	Provide seniors greater access to health and social services, social and cultural activities, and transportation.
7	<b>Goal Name</b>	Housing for Persons with Disabilities
	<b>Goal Description</b>	Provision and/or rehabilitation of housing/facilities for persons with physical and developmental disabilities.
8	<b>Goal Name</b>	Youth Services
	<b>Goal Description</b>	Provide Berwyn's increasing youth population (especially at-risk youth) greater access to educational, recreational and other activities.
9	<b>Goal Name</b>	Homelessness Services
	<b>Goal Description</b>	Support for the continuum of care and its partner organizations in support of organizations that promote emergency, transitional, and permanent supportive housing and reduce chronic homelessness.
10	<b>Goal Name</b>	Services for Persons with Disabilities
	<b>Goal Description</b>	Provide Berwyn residents, especially persons with disabilities, with greater access to health and other services.
11	<b>Goal Name</b>	Public Services for at-risk Populations
	<b>Goal Description</b>	Provision of health, counseling, crisis intervention and other services for at-risk populations, including persons with disabilities and victims of domestic.
12	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	Economic development, including initiatives to enhance the retention, expansion, and attraction of businesses and to ready the workforce to benefit from these jobs and opportunities.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

Berwyn anticipates providing affordable housing assistance to 15 extremely low-income, 22 low-income, and 15 moderate-income families during the consolidated plan period.

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

Berwyn relies on the Cook County Housing Authority to provide public housing units and rental assistance to eligible residents.

### **Activities to Increase Resident Involvements**

#### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No

#### **Plan to remove the ‘troubled’ designation**

The Housing Authority of Cook County is not designated as troubled.

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

As a mature city with few vacant parcels, Berwyn's public policies on affordable housing and residential investment have few, if any, negative effects. Rather they seek to preserve the city's housing stock and residential character and maintain its affordability. On the contrary, opportunities to improve that investment are possible with the enhanced use of such tools as leveraged TIF funding, public land acquisitions and improvements, and creative applications of zoning and building codes.

The City completed two major studies in 2012 that will assist in modernizing Berwyn's zoning and infrastructure planning and facilitate transit-oriented and other affordable housing development. In addition, the Berwyn Zoning Ordinance revision process kicked off early in 2013 with anticipated completion in the first quarter of 2014.

The *City of Berwyn Comprehensive Plan* was prepared by the Chicago Metropolitan Agency for Planning (CMAP) as part of a campaign to help implement strategies that address transportation, housing, economic development, open space, the environment, and other quality of life issues. Its land use and development goals include specific objectives to enhance such things as Berwyn's historic residential character and create select opportunities for multi-family development. Its neighborhood preservation and enhancement objectives include recommended strategies to maintain community health and shelter. It identifies and defines specific areas for rehabilitation and redevelopment.

*The Homes for a Changing Region Phase 3: Implementing Balanced Housing Plans at the Local Level* report was also prepared by CMAP, the Metropolitan Mayors Caucus, and the Metropolitan Planning Council and includes housing plans for Berwyn and the cities of Bellwood, Forest Park, Maywood, and Oak Park. The plan provides recommendations dealing with foreclosures, transit-oriented development, housing preservation, the streamlining of rehabilitation permits, and the study of vacant land acquisition for pocket parks and community gardens.

The biggest barriers to affordable housing and residential investment in Berwyn remain the negative effects of budgetary cutbacks and reduced funding for affordable housing programs. Further, the City is completing its Neighborhood Stabilization Program and has finished its HPRP, but no additional funding is available to continue these successful programs and stem the tide of foreclosures and homelessness.

Similar cuts will likely reduce the City's efforts to make its housing more energy efficient and free of such environmental hazards as lead-based paint. The City will continue to work with homeowners to make these improvements with the support of other government programs and nonprofit providers and seek additional funding for these cost-effective initiatives.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The passage of the new Comprehensive Plan strengthens the City's ability to employ land use controls and zoning, housing and building codes, tax incentives, and public policies to support affordable housing and neighborhood revitalization. The City will work closely with Cook County, the state of Illinois, and federal authorities to fulfill the goals and objectives of this consolidated plan and will continue to explore options and opportunities to work with other local governments, faith-based and nonprofit organizations, and the private sector to examine and implement best practices, policies, and programs that remove or ameliorate identified barriers.

## **SP-60 Homelessness Strategy – 91.215(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

As a first-step referral agencies, staffed by knowledgeable counselors, help the homeless have a place to go. For both emergency and transitional housing, supportive services and case management are critical to shortening the transition out of homeless. Services include mental health, drug and alcohol addiction, domestic counseling and other case management.

Berwyn's many social service agencies are equipped to assess and address many of the needs of the homeless. Most of these agencies participate in or contribute to Continuum of Care projects and achieving the goals set by the Alliance to End Homelessness in Suburban Cook County. In reaching out to homeless persons, and especially those who are unsheltered, it is important to employ street level outreach to bring them off the streets and initiate the appropriate assessments and care. Over time, personal coaches, counselors, and advisors can be assigned to assist in longer-term placement and service-delivery. Chronically homeless persons often require mental health services and special support.

### **Addressing the emergency and transitional housing needs of homeless persons**

The Continuum of Care has identified a number of populations whose needs should be given priority when planning and implementing homeless housing and service delivery. The long-term goal of eliminating homelessness focuses on two key strategy elements: a network of supportive services and a supply of permanent supportive housing. Permanent supportive housing is a cost-effective way to serve persons with special needs and prevent them from falling back into homelessness.

The strategy recognizes that existing facilities and services must extend their outreach and assessments to support emergency shelters and services, transitional housing, and ultimately, access to permanent supportive housing. Based upon the needs assessment, the City has identified elderly, frail elderly, developmentally disabled, and the physically disabled as populations with high priority needs, followed by persons with mental illness, substance abuse, persons living with HIV/AIDS, and victims of domestic violence and abuse.

HUD recently announced that HUD and HHS had awarded Illinois nearly \$12 million in rental assistance to provide permanent supportive housing to extremely low-income persons with disabilities in Illinois to prevent homelessness or unnecessary institutionalization. HUD also announced more than \$83.5 million will go to 367 local homeless housing and service programs in Illinois through HUD's Continuum of Care programs. The Cook County Continuum received \$9.1 million. Award of additional funding is anticipated later this year.

Sources of gap financing are critical to creating affordable housing for those who need it the most, including veterans, persons with disabilities, seniors and persons experiencing homelessness. The strategy is to emulate the comprehensive approach offered to veterans by the Edward Hines, Jr. VA Hospital and replicate it appropriately for all those who are homeless or at-risk.

The hospital administers a health care for the homeless veterans program. The program includes dental referrals and prescription eyewear. In addition, Hines offers case management, shelter referrals, contract transitional housing, and supported housing. Transitional housing includes a grant and per diem. Community agencies provide case management services to gain stability and assist in the transition to permanent housing. Additional services available to veterans include justice outreach and a court program, vocational rehabilitation services, and support of special veteran populations such as the chronically homeless, women, disabled, elderly, and veterans with families.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

Berwyn's experiences in the Homeless Prevention and Rapid Rehousing Program (HPAP) demonstrated the benefit of coordinating care delivery and housing assistance. Many of the leading causes of homelessness, unemployment and underemployment, health issues, and poor credit and rental histories, are symptomatic of the economic downturn. For those who can weather life's difficulties in the short-run, many can go on to live productive lives once the crisis passes.

In the best of circumstances, homelessness can be prevented and disruption minimized. If assistance cannot prevent the loss of shelter, appropriate placement can often avert the worst fears of homelessness and facilitate the assistance necessary to obtain permanent housing once again.

For those leaving an institution or system of care, it is important to increase the capacity of those individuals to sustain themselves in their new environment. Access to appropriate housing and care with suitable supportive services is an essential element of every discharge plan. Access to ongoing

crisis counseling is prudent, but it is not a substitute for efforts to help individuals and households increase their capacity to be self-supporting.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The City's actions to address lead-based paint hazards includes:

Every at-risk child will be afforded lead-based paint testing.

- Blood lead testing and screening to children (focusing on six and under)
- Medical case management to lead-poisoned individuals (focusing on children)

Every home rehabilitated with CDBG funds will be examined for lead-based paint hazards and rehabilitated on that basis.

- Inspection of homes and working with families to identify and remedy the hazard (following HUD Lead Safe Housing regulations)
- Coordination of building code inspections, energy conservation, and other rehabilitation work to ensure corrective action within the scope of work and budget.

Every resident, homebuyer, lender, and real estate professional will be educated on the hazards of lead-based paint.

- Educating the public, professionals, and social service providers about lead poisoning and its prevention, especially for households with young children.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

These actions work both to reduce lead hazards by decreasing exposure to potential hazards and ensuring prompt detection and treatment of individuals suffering from such exposure, especially children. The campaign of public outreach, professional education, and extensive field-testing has resulted in a decreasing number of reported cases in the past few years.

### **How are the actions listed above integrated into housing policies and procedures?**

All federally funded housing rehabilitation is compliant with HUD lead-based paint hazard rules and regulations. This includes verification of industry certifications, following proper HUD and EPA protocols, and monitoring abatement and remediation activities. In addition, current and prospective housing occupants receive appropriate information and guidance, as well as the opportunity to participate in citywide health testing and educational campaigns designed to raise awareness of lead-based paint hazards.



## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

#### Youth Development

The goal is to provide every young person with the opportunity to participate in quality in-school and out-of-school programs that build career awareness and provide the training required to become productive students, workers, and citizens. Agencies have developed programs to use the summer month and after-school hours to explore career options. Many households do not speak English as a first language, and as a result, the number of children who do not speak English in kindergarten is also growing. Agencies are adding staff who speak Spanish, and increasingly, Polish and Arabic, to address these language barriers.

#### Employment Training

For youth and other job seekers, increasing marketable skills is a first step to gainful employment. Job placement, retention, and advancement are critical goals of workforce development and wage attainment.

Cultivation of relationships with employers, in collaboration with public agencies and service providers, can lead to a pipeline of qualified workers and filled job positions. They are a vehicle for economic self-sufficiency.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

To be successful an anti-poverty strategy must incorporate affordable housing and community development initiatives with education, job training, business development, and social services. These components must be inter-related, targeted, and coordinated with the overall strategy to revitalize Berwyn's neighborhoods and economy. Together, they create an overall environment that promotes self-sufficiency and economic independence. By forging partnerships, limited resources can be used more efficiently by eliminating duplications of service and filling gaps in the delivery system.

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The Berwyn Community Development Department is charged with monitoring activities and ensuring long-term program compliance. The City's Finance Department provides general administrative and accounting services to support these activities. Prior to paying vendors, sub-recipients, and contractors, CDD and Finance staff review invoices to ensure proper documentation is submitted and the contracted services/products were provided. Additional monitoring standards and procedures apply to the following:

### **Fair Housing**

The City follows requirements under 24 CFR 91.225 and the Fair Housing Act as detailed in its Analysis of Impediments to Fair Housing and plan to prevent and eliminate housing discrimination. The Community Development Department works with the City's Community Relations Commission and other community stakeholders to distribute information and examine both governmental and private practices to identify and resolve possible impediments to fair housing. Complaints are forward to the appropriate legal authority for further investigation and possible adjudication.

### **Public Service Sub-recipients**

Nonprofit agencies receiving public service funding are required to execute HUD-approved contracts. Each agency is monitored to ensure the appropriate expenditure of these funds and compliance with all federal requirements. The City conducts regular field and desk monitoring visits and maintains agency files and reports based upon its Sub-recipient Monitoring Guide.

### **Housing Rehabilitation**

The City's Single-Family Housing Rehabilitation Program and other housing activities follow guidelines based upon lead-based paint regulations, applicable housing and building codes, and affirmative efforts to hire minority, small, and women-owned businesses. The City works with each homeowner and buyer to ensure that contracted work and/or purchases meet all applicable requirements.

### **Section 3**

To the greatest extent feasible the City will follow the mandates of Section 3 of the Housing and Urban Development Act of 1968, as amended in providing opportunities for training and employment in connection with the projects awarded under its CDBG contracts.

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

While a match is not required, funds allocated to public services are highly leveraged by the social service agencies and providers that access other public and private resources to deliver their service and operate their facilities. Similarly, housing improvements funded by CDBG are often matched by other government programs and donations. Private investment in housing and commercial ventures often follow such public incentives. These improvements reduce the cost of utilities, emergency services, and maintenance and over time, may increase the property’s value and equity, yielding additional property tax revenues.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,172,275	0	420,609	1,592,884	4,689,100	

Table 53 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**



**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

As a mature community, Berwyn lacks a large measure of vacant and undeveloped land that could be used for community development purposes. Passage of the City's Comprehensive Plan provides an opportunity to target acquisitions for parks and recreation, new businesses, and affordable housing. The plan guides most of this activity to the Depot District and other areas that provide mixed-use opportunities. The plan also calls for the development of strategies to preserve historic properties, provide employer-assisted housing, and target neighborhood revitalization efforts. Much of this development must rely on new sources of funding and authority, such as the newly formed Cook County Land Bank, but existing resources, such as the TIF Districts, may also be utilized.

**Discussion**

As discussed in various parts of the plan, limited funding restricts the City's ability to address priority needs and objectives. The City has aggressively sought additional sources of funding and established beneficial partnerships with its many sub-recipients, nonprofit agencies and service providers, local business, and nearby jurisdictions. It will continue its close relationships with Cook County and the State of Illinois to seek and obtain additional resources from every available source.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 54 – Goals Summary

#### Goal Descriptions

<b>1</b>	<b>Goal Name</b>	Housing Rehabilitation, Rental and Ownership
	<b>Goal Description</b>	Provide rehabilitation assistance for housing owned or occupied by low- and moderate-income households.
<b>2</b>	<b>Goal Name</b>	Public Infrastructure
	<b>Goal Description</b>	Replacement of City’s aging infrastructure, including streets, alleys, sidewalks, and water/sewerage systems during PY 2013.
<b>3</b>	<b>Goal Name</b>	Senior Services
	<b>Goal Description</b>	Provide seniors greater access to health and social services, social and cultural activities, and transportation.
<b>4</b>	<b>Goal Name</b>	Blight Elimination and Housing Code Standards
	<b>Goal Description</b>	Improve the viability of residential neighborhoods by reducing code violations and improving housing stock; improving external security of rental housing during PY 2013.

5	<b>Goal Name</b>	Public Facilities
	<b>Goal Description</b>	Rehabilitate and improve neighborhood facilities, with an emphasis on providing improved access for youth, seniors and disabled residents (ADA accessibility).
6	<b>Goal Name</b>	Homelessness Services
	<b>Goal Description</b>	Support for the continuum of care and its partner organizations in support of organizations that promote emergency, transitional, and permanent supportive housing and reduce chronic homelessness.
7	<b>Goal Name</b>	Public Safety
	<b>Goal Description</b>	Improve lighting and add additional safety features in rental housing exteriors in low- and moderate income neighborhoods during PY 2013.
8	<b>Goal Name</b>	Youth Services
	<b>Goal Description</b>	Provide Berwyn's increasing youth population (especially at-risk youth) greater access to educational, recreational and other activities.

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

PY 2013 Projects

### Projects

#	Project Name
1	Administration
2	Blight Program
3	Single Family Rehabilitation
4	Rental Housing Crime Prevention Grant
5	Alley Replacement
6	Sidewalk Replacement
7	Street Replacement
8	Sewer Replacement
9	Liberty Center Generator
10	Senior Bus Program
11	Senior Health Program
12	Early Child Literacy Program
13	Berwyn Park District Scholarship Program
14	Berwyn Recreation Department Summer Day Camp
15	Berwyn Recreation Department After School Program
16	Youth Crossroads Youth Intern Program
17	Youth Crossroads Family Support Services
18	North Berwyn Information Technology Training Program
19	West Suburban PADS - Emergency Shelter

**Table 55 – Project Information**

### **Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

The City is providing up to the statutory 15% limit of its annual CDBG entitlement to meet public service needs and 29% for public facility and infrastructure needs. The remaining funds, other than those allocated to program administration and planning, will be devoted to housing and blight improvements (44%).

In addition to the compelling need, funds allocated to public services are highly leveraged by the social service agencies and providers that access other public and private resources to deliver their service and

operate their facilities.

Similarly, housing improvements funded by CDBG are often matched by other government programs and donations. These improvements also reduce the cost of utilities and maintenance and over time, may increase the property's value and equity.

Public facilities receive priority because they serve a variety of low- and moderate-income household needs.

Public improvements directly affect public safety and protect the environment.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$234,345
	<b>Description</b>	Program administration and planning for CDBG Program
	<b>Planned Activities</b>	Administration and planning for CDBG program.
2	<b>Project Name</b>	Blight Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Blight Elimination and Housing Code Standards
	<b>Needs Addressed</b>	Blight Reduction
	<b>Funding</b>	CDBG: \$86,427
	<b>Description</b>	Inspector conducts walking exterior inspections in low/mod income census tracts for residential building code compliance, and promotes voluntary compliance with building codes and standards. Inspector also distributes lead-based paint education material and refers owners to city's owner-occupied rehabilitation program, as appropriate.
	<b>Planned Activities</b>	Blight Reduction Program
3	<b>Project Name</b>	Single Family Rehabilitation

	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing Rehabilitation, Rental and Ownership
	<b>Needs Addressed</b>	Homeowner Rehabilitation
	<b>Funding</b>	CDBG: \$325,076
	<b>Description</b>	Provides zero interest no monthly payment loans to qualified low/moderate income homeowners for substantial rehab of owner occupied one to four family residences.
	<b>Planned Activities</b>	Provides zero interest no monthly payment loans to 12 qualified low/moderate income homeowners for substantial rehab of owner occupied one to four family residences.
<b>4</b>	<b>Project Name</b>	Rental Housing Crime Prevention Grant
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Safety
	<b>Needs Addressed</b>	Blight Reduction
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	The Rental Security Improvement Program will help enhance neighborhood security and viability by providing grants to improve overall exterior building security and promote safety improvements associated with a building's surroundings (e.g. courtyards, alley, side yard) and building access of older textured for older apartment buildings in Berwyn. Rental Security Grants of up to \$2,500 in matching funds will be provided to Landlords. As part of the overall program, landlords can participate in a landlord Education Program session, and will be encouraged to use a voluntary crime free housing addendum to include with their leases. Both Multi-family and single-family rental housing is eligible.
	<b>Planned Activities</b>	Rental Housing Crime Prevention Grant Program
<b>5</b>	<b>Project Name</b>	Alley Replacement
	<b>Target Area</b>	

	<b>Goals Supported</b>	Public Infrastructure
	<b>Needs Addressed</b>	Infrastructure
	<b>Funding</b>	CDBG: \$150,000
	<b>Description</b>	Remove and replace alleys in low-and moderate income census blocks.
	<b>Planned Activities</b>	Alley Replacement
<b>6</b>	<b>Project Name</b>	Sidewalk Replacement
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Infrastructure
	<b>Needs Addressed</b>	Infrastructure
	<b>Funding</b>	CDBG: \$250,000
	<b>Description</b>	Replace city sidewalks that are not up city standards in low-mod census tracts.
<b>7</b>	<b>Project Name</b>	Street Replacement
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Infrastructure
	<b>Needs Addressed</b>	Infrastructure
	<b>Funding</b>	CDBG: \$150,000
	<b>Description</b>	Remove and replace streets in low-and moderate income census blocks.

	<b>Planned Activities</b>	Street Replacement
<b>8</b>	<b>Project Name</b>	Sewer Replacement
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing Rehabilitation, Rental and Ownership
	<b>Needs Addressed</b>	Infrastructure
	<b>Funding</b>	CDBG: \$150,000
	<b>Description</b>	Electronic surveillance and replacement/ rebuilding of sewer basins within flood-prone areas in low-and moderate income areas; replace sewerage where necessary.
	<b>Planned Activities</b>	Sewer Replacement
<b>9</b>	<b>Project Name</b>	Liberty Center Generator
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Facilities
	<b>Needs Addressed</b>	Public Facilities
	<b>Funding</b>	CDBG: \$47,000
	<b>Description</b>	Purchase and installation of generator to power lighting, HVAC, and boiler to allow the facility to be used for emergency shelter for local residents, particularly the elderly and persons with disabilities. The center is ADA accessible and hosts many senior activities.
	<b>Planned Activities</b>	Liberty Center Generator
<b>10</b>	<b>Project Name</b>	Senior Bus Program

	<b>Target Area</b>	
	<b>Goals Supported</b>	Senior Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$80,000
	<b>Description</b>	Support of bus transportation program for Berwyn Seniors, including door-to-door service to doctor appointments and community activities.
	<b>Planned Activities</b>	Senior bus transportation program
<b>11</b>	<b>Project Name</b>	Senior Health Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Senior Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	Provide monthly program for seniors to discuss healthy diets, exercise and other health related issues, while receiving a nutritious meal and participating in activities that promote health and social welfare.
	<b>Planned Activities</b>	Senior Health Program
<b>12</b>	<b>Project Name</b>	Early Child Literacy Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Youth Services
	<b>Needs Addressed</b>	Public Services

	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	"On Your Mark, Get Set, Read": Provide early childhood literacy Program to assist parents and caregivers gain tools and knowledge to help their children read.
	<b>Planned Activities</b>	Early Child Literacy Program
<b>13</b>	<b>Project Name</b>	Berwyn Park District Scholarship Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Youth Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	Scholarships and fee assistance for low/mod income youth for Park District Programs.
	<b>Planned Activities</b>	Scholarships and fee assistance for low/mod income youth for Park District Programs.
<b>14</b>	<b>Project Name</b>	Berwyn Recreation Department Summer Day Camp
	<b>Target Area</b>	
	<b>Goals Supported</b>	Youth Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	Scholarships and fee assistance for low/mod income families for Recreation Dept. Summer Programs.
	<b>Planned Activities</b>	
<b>15</b>	<b>Project Name</b>	Berwyn Recreation Department After School Program

	<b>Target Area</b>	
	<b>Goals Supported</b>	Youth Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	After school program for at-risk youth.
	<b>Planned Activities</b>	Berwyn Recreation Department After School Program
<b>16</b>	<b>Project Name</b>	Youth Crossroads Youth Intern Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Fund paid internships for low-income Berwyn youth over a 10 month period. Also covering general operating cost for low income Berwyn youths and their families to try to improve dropout rate, truancy. Violence, delinquency and domestic conflict.
	<b>Planned Activities</b>	Youth Crossroads Youth Intern Program
<b>17</b>	<b>Project Name</b>	Youth Crossroads Family Support Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	Youth Services
	<b>Needs Addressed</b>	Public Services

	<b>Funding</b>	:
	<b>Description</b>	Fund staff for youth and family counseling, crisis intervention, juvenile justice diversion program, family relations support group, and other programs.
	<b>Planned Activities</b>	Youth Crossroads Family Support Services
<b>18</b>	<b>Project Name</b>	North Berwyn Information Technology Training Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Senior Services Youth Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	THE NBPD will initiate an Information Technology Program that will provide educational and training opportunities for Berwyn residents. The center programs will include training and assistance to increase participants' computer proficiency and skills needed to obtain new or improved employment.
	<b>Planned Activities</b>	North Berwyn Information Technology Training Program
<b>19</b>	<b>Project Name</b>	West Suburban PADS - Emergency Shelter
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homelessness Services
	<b>Needs Addressed</b>	Homeless Services
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	Provide partial salary for homeless shelter manager at 12 rotating houses of worship.
	<b>Planned Activities</b>	West Suburban PADS - Emergency Shelter

**Table 56 – Project Summary**

## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

All CDBG funds will be directed to low- and moderate-income individuals and areas where they reside.

#### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>

**Table 57 - Geographic Distribution**

#### **Rationale for the priorities for allocating investments geographically**

The City’s comprehensive plan and related studies provide a common vision and framework for enhancing the quality of life for all in Berwyn. Elements of this framework include access to health care and services, education, open space and parks, and a diversity of shopping, entertainment, and cultural opportunities. The introduction of green-building, preservation, and transit-oriented development further guide the type and location of investments the city will make in the coming years. Because CDBG must primarily benefit low- and moderate-income persons and areas, funding will be focused on providing that benefit. To the extent that these populations are scattered throughout Berwyn, that investment will benefit the majority of the city’s geographic areas.

In the case of fire protection, two of the City’s three response districts are low-to-moderate income according to the 2010 U.S. Census. This area includes 26th Street to Roosevelt Rd., Harlem to Lombard Avenues. This area has experienced much of Berwyn’s population growth since 2000. With this increase has come an increase in the number of requests for emergency services, from the young as well as the elderly. The Fire Department feels additional equipment and vehicles would be a big benefit to the community served by the North Fire Station located on 16th St. This would allow for rapid deployment to an low-to-moderate income area that is likely to have even greater service needs in the near future.

The recent experience with the Neighborhood Stabilization Program (NSP) illustrates this rationale. Berwyn’s goal was to use these funds to stabilize neighborhoods by eliminating vacant/foreclosed properties. Special attention was paid to areas hardest hit – those containing the highest concentration of low-income residents with the highest potential for additional foreclosures that were not likely to be absorbed by the private market. Upon analysis, homes were selected in a number of different areas and streets throughout the entire city, furthering the NSP’s goals, as well as the City’s commitment to its comprehensive plan goals.

#### **Discussion**

Berwyn’s school and park districts represent a measure of the distinctive character of the northern and

southern parts of the city, but these distinctions are arguably less significant than in previous times. Renter populations are more concentrated in the northern part of the city and tend to have a lower median household income. They also tend to be Latino households with children. This cultural and economic shift creates concerns about educational attainment, poverty, and language barriers, but it also brings opportunities for small business and retail sales growth.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The City’s housing priorities encompass both rental and ownership housing. The Single Family Rehabilitation and Blight Reduction Programs, provide the foundation for the City’s CDGB home ownership activities. The City has also supported the federally funded Neighborhood Stabilization Program (NSP) and other efforts to prevent and mitigate the impact of foreclosures. The City’s building inspectors inspect rental housing using local funds. For the first time, limited CDBG assistance will be provided to assist rental housing requiring rehabilitation to meet code and avert crime.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	12
Special-Needs	0
Total	12

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	12
Acquisition of Existing Units	0
Total	12

**Table 59 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

Market forces have kept Berwyn’s housing stock relatively affordable, but its condition is showing wear. The City attempts to leverage its limited funding for housing rehabilitation by working with owners, tenants, and other stakeholders to inspect properties and encourage repairs before deferred maintenance and incipient blight make needed improvements cost-prohibitive.

The City anticipates investing funds in supportive housing for special needs and senior housing in future years.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

Berwyn relies on the Cook County Housing Authority to provide public housing units and rental assistance to eligible residents.

### **Actions planned during the next year to address the needs to public housing**

N/A

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

N/A

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

The Housing Authority of Cook County is not designated as troubled.

### **Discussion**

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

**Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

**Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

**Addressing the emergency shelter and transitional housing needs of homeless persons**

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

### **Discussion**

The City works closely with local homeless services providers and the Alliance to End Homelessness in South Cook County, which manages the Continuum of Care and HMIS, provides Point-in-Time data and performance data. As described in the Homeless Strategy (SP-60), the City supports the Continuum and its members in the planning and delivery of homeless services and housing.

Overall, the City's efforts to combat the negative effects of unemployment and underemployment, rising housing costs, and cutback in federal funding on the homeless will lead to a more systemic and comprehensive approach to preventing and eliminating homelessness.

The City works with several outreach programs to locate and assist persons who are homeless. Teams support the Berwyn Police Department and Emergency Response System in seeking out and responding to homeless individuals on the streets. Local hospitals, including the V.A., are sensitive to all those brought in for emergency care. Efforts are made to direct those homeless persons to appropriate services, including meals programs, physical and mental health services, and services. Other programs may address their specific needs.

As demonstrated by the 2013 Point-in-Time count (PIT), few individuals remain unsheltered, but overall, the City supports the need to fund emergency shelter services and to support the use of CoC funds to provide additional transitional and supportive housing to combat homelessness.

In consultation with the Alliance to End Homelessness in Southern Cook County, the City will encourage case management and interventions for persons threatened with homelessness and those likely to become homeless after being discharged from a public institution or system of care. Much of this work is being done by agencies working with Veterans, supporting persons with HIV/AIDS, and caring for those with other special needs. Through its CDBG Program this year, the City will fund Western Suburban PADS, a local provider of emergency shelter, supportive services, and counseling.

Its Emergency Shelter program assists 30-70 homeless men, women, and children every night at rotating houses of worship. A summer transitional shelter for up to 15 participants includes intensive case management, support group activities, and life skills training. The outreach and engagement program transitions persons to permanent housing the most service resistant clients. Similar programs and services are available for transitional housing. Their permanent supportive housing program serves homeless individuals who have a disabling condition in 13 units.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

As the City implements its new Comprehensive Plan, it will be mindful of opportunities to make changes to such potential barriers to affordable housing as building and zoning codes, environmental constraints, and the lack of incentives. It will also work to ensure that its Tax Increment Finance (TIF) District Program supports affordable housing and its integration into mixed-use plans for these districts.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The city's new comprehensive plan provides a guide and framework for facilitating new development and preserving a good quality of life for all in Berwyn. Efforts are underway this year to implement a new zoning ordinance that will reinforce these goals and support a sustainable future. As stated above, the most debilitating public policy is the lack of resources to facilitate new development and leverage existing funding. Berwyn is committed to expanding its capacity to assume responsibility for and management of additional programs and funding as they become available.

### **Discussion:**

As stated, the biggest public policy barrier to affordable housing is the continuing decline of federal funding that would support its preservation and development. The City intends to pursue every available opportunity to obtain additional funding and support from the federal government and other sources. It will work with these funders to ensure that no public policy, including taxation, land use controls, zoning ordinances, building codes, and fees and charges, remains a barrier to funding affordable housing in Berwyn.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

Most underserved needs involve special needs populations and the provision of appropriate shelter and supportive services.

The City's underserved needs relate primarily to its aging housing stock and public infrastructure. Realizing that CDBG funds are severely limited, the City's program has made every effort to encourage owners to maintain their properties. It has worked with the federal, state, and county governments to apply for and implement an array of programs, ranging from foreclosures to homeless, and provide affordable housing opportunities to all those in need.

This plan provides insight into the interdependence of physical, social, and economic conditions in Berwyn. Underserved needs are primarily a function of the city's aging housing stock and infrastructure, and dependent populations are the mostly likely to bear the burden of these needs. Strategies to address such concerns as poverty, lead-based paint hazards, affordable housing and homelessness, and the physical environment are highly dependent on federal funding that appears to be on the wane. However, much can be achieved locally by working together cooperatively. The City has reached out to the County, the State, and nearby jurisdictions and they have all responded with a strong commitment to enhance coordination, develop institutional structures, and support community development. This plan, along with the City's new comprehensive plan and other local initiatives, provides a roadmap for that engagement.

### **Actions planned to address obstacles to meeting underserved needs**

The City will continue to work with these parties and with nearby jurisdictions to ensure that the public, private, and nonprofit sectors are doing everything possible to meet the needs of the underserved. In addition, the City will continue its support for fair housing activities that target many of the City's underserved residents, providing equal access to housing and assisting those facing unfair treatment in the housing market.

Underserved populations in Berwyn include the elderly and disabled, and those seeking work that cannot find employment. The City will rely on its network of public and nonprofit service agencies, along with its ties to the private sector and economic development agencies, to provide an array of supportive services and limited financing. CDBG funds will also be used to fund ADA improvements at public facilities, benefitting persons with disabilities that are often underserved.

## **Actions planned to foster and maintain affordable housing**

To foster and maintain affordable housing, Berwyn will continue to take such actions as support efforts to:

- Educate the public, lenders, and housing providers about rights and responsibilities under the Fair Housing Act. The city will join outreach campaigns to employ radio and print public service announcements, in English and Spanish, to let the public know what to do if they experience housing discrimination and to engage in enforcement actions if discrimination does occur.
- Purchase and resell foreclosed properties, and encourage the new purchaser to do the rehabilitation work necessary to bring the property into compliance with housing and building codes. Berwyn was successful in promoting this type of activity under HUD's "Officer Next Door Program" and more recently, through the Neighborhood Stabilization Program to address foreclosures.
- Focus on areas hardest hit by foreclosures, having the highest unemployment rate and concentrations of low-to-moderate income residents, which are likely to experience additional foreclosures.

## **Actions planned to reduce lead-based paint hazards**

Berwyn will continue to work with the Cook County Health Department and other agencies to increase public awareness of lead paint hazards. The Health Department will work with McNeal Hospital to test pre-school children for lead poisoning and coordinate these efforts with other hospitals such as Loyola serving the area. The City's Licensing Department will work with licensed day care providers and the school systems to distribute information to all parents and guardians of young children.

The City will follow its procedures for incorporating lead requirements into its housing rehabilitation programs and to the extent funds are available, remediate lead paint hazards through its Emergency Assistance Single Family Rehabilitation Program for low- and very-low income homeowners.

As it conducts its code inspections, the City will distribute advisory sheets to inform residents of potential lead-based paint hazards and provide instructions on how to avoid these hazards.

The City will also require its rehab supervisor and housing counselor to take the training necessary to maintain their certifications in lead inspections, hazard assessment, and lead safety. All contractors selected under the City's housing rehabilitation programs will be required to be lead certified.

## **Actions planned to reduce the number of poverty-level families**

Actions planned to reduce the number of poverty-level families include those funded directly and indirectly by the CDBG Program. Regardless of the source of funding, Berwyn's approach to reducing poverty includes comprehensive measures to promote self-reliance, create new opportunities, and

ensure affirmative participation. It also includes reducing housing and transportation cost burdens and providing direct assistance to those at-risk of poverty and those presently confronting severe needs caused by poverty.

Berwyn will continue its efforts to reduce poverty among those able to work by assisting low-skilled residents to obtain skills training and employment. The City will join with adjacent municipalities in seeking job training and placement funding for low-income residents and encouraging employment opportunities in areas needing commercial revitalization and redevelopment. It will support the efforts of school systems, social service agencies, and economic development programs to assist job seekers in accessing job postings and referrals and in obtaining help with job applications and interviews.

To the greatest extent feasible the City will follow the mandates of Section 3 of the Housing and Urban Development Act of 1968, as amended in providing opportunities for training and employment in connection with the projects awarded under its CDBG contracts. In addition, the City will encourage new and expanding businesses to hire Berwyn residents for jobs created through TIF and other development incentives. It will encourage groups supporting women and minority-owned businesses to do the same.

For those in poverty or on the brink of poverty, Berwyn will continue its partnerships with its sub-recipients and others in providing direct services, referrals, and mentoring. A major focus will continue to be the physical safety and improved health of all those threatened with isolation and exclusion, including those with disabilities, Veterans, the homeless and those at risk of homelessness, and victims of domestic violence and HIV/AIDS. A major effort to reduce the impact of service cutbacks and increased living costs, especially for seniors, will provide assistance with transportation, general home maintenance programs, and police protection and community facilities. While this may not reduce the level of poverty for some, it will ensure that resources are used to their maximum benefit, and may provide assistance to change their circumstances permanently for the better.

### **Actions planned to develop institutional structure**

The City has developed an effective team, both inside and outside local government, to implement the CDBG Program and leverage its limited resources. It will facilitate communication between City department and their staffs and continue to reach out to the public and community-serving agencies and stakeholders to discuss community development, housing, and related issues and opportunities. The CDD is encouraging all of its staff, sub-recipients and community partners to maintain the highest professional standards and ethical conduct. All CDD staff will undergo training and recertification on an continuous basis through HUD and other vendors.

To the greatest extent feasible the City will follow the mandates of Section 3 of the Housing and Urban Development Act of 1968, as amended in providing opportunities for training and employment in connection with the projects awarded under its CDBG contracts.

As part of its annual action plan submissions, the City will certify that it is in conformance with CDBG and other federal regulations related to the expenditure of its entitlement funds and related housing and community development activities. It will continue to meet its obligations for timely expenditure of these funds and utilize its own Finance Department and accounting systems to disburse funds that will also be tracked through HUD's Integrated Disbursement and Information System (IDIS).

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The City will provide input during the year to other City agencies, nonprofit organizations, and adjacent jurisdictions regarding consistency of their plans and proposals with the City's Consolidated Plan, as required under CFR Section 91.510.

The City's Community Relations Commission will continue as the focal point for those experiencing or reporting discrimination. Counsel and intermediary services will be available from such groups as the John Marshall Fair Housing Legal Support Center, the Heartland Alliance, the Sergeant Shriver Center, the Chicago Community Trust and the Chicago Coalition for the Homeless.

The City's sub-recipients will continue to support the City's homeless and non-homeless special needs populations. These agencies will continue to leverage and extend the limiting funding available through the CDBG Program.

The City will encourage coordination and leverage of scarce resources to fill service gaps and eliminate duplications of service.

### **Discussion:**

This plan provides insight into the interdependence of physical, social, and economic conditions in Berwyn. Underserved needs are primarily a function of the city's aging housing stock and infrastructure, and dependent populations are the mostly likely to bear the burden of these needs. Strategies to address such concerns as poverty, lead-based paint hazards, affordable housing and homelessness, and the physical environment are highly dependent on federal funding that appears to be on the wane. However, much can be achieved locally by working together cooperatively. The City has reached out to the County, the State, and nearby jurisdictions and they have all responded with a strong commitment to enhance coordination, develop institutional structures, and support community development. This plan, along with the City's new comprehensive plan and other local initiatives, provides a roadmap for that engagement.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

#### Discussion:

The City uses a single year (PY 2013) in determining the amount of CDBG funds that benefit persons of low- and moderate- income.